

PLACENTIA NEWS-TIMES

NORTH COUNTY NEWS

THE ORANGE COUNTY
Register

THURSDAY, NOV. 5, 1992

EDUCATION



A. Trafford Templeton/North County News

Rick Mojarro uses his childhood experiences to help children of migrant workers complete their educations.

Sharing experience

Teacher works with children of migrant workers

By Pamela Krebs
North County News

Rick Mojarro knows what it's like to grow up in the United States as a child of migrant workers from Mexico.

He knows firsthand of the alienation and the social barriers such children face.

He started working in the fields at age 9 with his father and brothers picking crops in California, Washington and Texas.

At night he and his family slept under trucks for shelter, only to face another long day of labor at dawn.

But those days are memories for Mojarro, migrant education director for the Placentia-Yorba Linda Unified School District.

Mojarro uses his background to help give children of migrant workers educational opportunities that he never had.

Mojarro's goal is to help children of migrant workers finish high school and aim for college, knowing from experience that a migrant family's frequent moves disrupt the continuity of a child's education.

Students are tracked by a computer system based in Little Rock, Ark. When a student enrolls at a different school, the

teacher looks up the student's record to see where they are in their education.

Martin Aguilar, Irene Aguilar and Alejandro Moran are three of the more than 600 children enrolled in the district's program.

Martin Aguilar, 16, has been in the program for four years. The program, he said, has helped him make friends and do well in school.

"I wouldn't know anything about college" if not for the program, said Aguilar, who plans to go to California State University, Fullerton to study business administration.

Irene Aguilar, 13, said being among peers from her country helps her feel at ease. With her

Please see MIGRANTS/7

FYI

Mental fitness

Experts say there are ways to get around seasonal depression/24



STEPPING OUT

WALLY! WALLY!

County's No. 1 conservative keeps his cool in the 'Hot Seat'/27

NEIGHBORS

Friendship, culture

Members of singles group can 'sit down and be Jewish together'/12

SPORTS

Tigers regroup

Valencia High School football team is looking up at Anaheim/31

NEWS

Boys saved

Twins are rescued after being found unconscious in backyard pool/3

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ELECTION

Moreno, Tynes win re-election

Newton ousted by Maertzweiler

By Pamela Krebs
North County News

Incumbent City Council members Maria Moreno and John Tynes won re-election Tuesday while their colleague Arthur Newton was ousted by newcomer Michael Maertzweiler.

Moreno led the 12-candidate field with 6,448 votes. She was followed by Tynes with 5,098 votes and Maertzweiler, who received 4,815 votes.

Newton finished in fifth place with 3,126 votes behind challenger Michael Stehly, who received 3,385 votes to finish fourth.

Moreno, 38, was elected to her second four-year term on the council. She is a bilingual teacher.

Moreno said she received the most votes because she con-

CITY COUNCIL

100 percent precincts reporting	
Adrienne Edmondson	2,346
Gary Hill	2,034
Howard Kay	1,152
Michael Maertzweiler	4,815
Betty Mead	3,056
Maria Moreno	6,448
Arthur Newton	3,126
Edward Nodler	1,352
Linda Smith	3,119
Raymond Smith	1,988
Mike Stehly	3,385
John Tynes	5,098

ducts herself a servant of the people.

"I'm very accessible and provide the citizenry with a greater voice in government," she said.

Tynes, 75, was elected to his fifth consecutive term. He is a former superintendent of the Placentia Unified School District.

Tynes said he won because of his "experience and a pretty

Please see ELECTION/11

ELECTION

Two new faces join school board

By Bruce Bailey
North County News

Change.

That was the one-word message voters sent to the Placentia-Yorba Linda Unified School District Board of Trustees Tuesday.

While Judy Miner won another four-year term, challenger Jerry Brakebill, a Brea police officer, won handily and Craig Olson, a dentist, edged trustee

SCHOOL BOARD

100 percent precincts reporting	
Constance Underhill	16,170
Jerry Brakebill	18,003
Craig Olson	16,322
Henry Montelongo	8,476
Juliet Zaidi	10,511
Judy Miner	16,849
Jesse Valdez	8,623
Roger Kavigan	3,645
William Crow	9,964

Please see SCHOOLS/4

COMMUNITY

Boy honored for aiding friend

11-year-old helps companion after he's hit by rock

By Pamela Krebs
North County News

Frank Compos almost was scolded by his mother for missing Bible study.

But he had a good excuse — he was saving a life.

Compos acted out the things he learned in class by rescuing Dante Corde.

The 11-year-olds were busy catching crawdads in a ditch at McFadden Park last month. The day at the park was fun, all except for the 3-year-old who was standing at the top of the bank throwing large rocks at those playing near the creek.

Even though children at creek-side asked the child to stop throwing the rocks, he continued.

Corde was hit in the head by a large rock that cut his head open. Blood covered Corde's face and he became dizzy.

Compos took his friend to shelter, walking up 40 stairs, crossing a bridge and into the La Jolla Market so he could call for help.

Meanwhile, he had Corde lie on the floor. Compos took his shirt off and applied pressure to his friend's



Sam Gangwer/North County News
Frank Campos, left, clowns around with his friend Dante Corde, who was injured and bleeding when Campos found him at a local park.

head to stop the bleeding.

Paramedics arrived about 25 minutes later and told Compos he did the right thing and allowed him to apply gauze to the wound. Corde was taken to the hospital and Compos went home.

"I did what I could to help," Compos said.

When he told his mother why he did not attend Bible study, his mother, Rhonda Compos, replied, "You should have received an award."

And he did.

Compos was recognized at the Oct. 20 Placentia City Council meeting by Police Chief Manuel Ortega, who gave him a certificate of commendation for rendering medical aid to an injured child.

"It hurts me to see someone like that," Compos said. "When I saw Dante bleeding, I said, he's my friend, I've got to do something. It feels good to know I saved somebody's life that I really cared about."

Compos also said he would risk his life for Corde if necessary.

American Heart Association

This space provided as a public service

Customers Know Quality And Shop For Value

"Customers know quality & shop for value," says Jess Lee proprietor of the Import Export corporation parent company of Wicker Plus in Orange. "For over 18 years I've seen shoppers frequent our warehouse location on Collins in Orange looking for the lowest price they can find on a rattan dining set or standard size sofa, without considering the comparison on make of material, craftsmanship, or durability of the furniture."

"In today's economy people can not afford not to compare," says Lee. Unlike groceries, gasoline, and fast food which are all necessities of life, furniture is thought of as a "take it or leave it" buy.

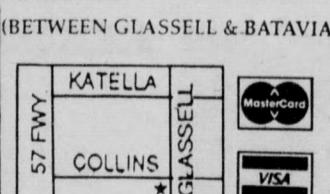
"At Wicker Plus, I mainly wholesale to other retailers in which I do not compete though I do encourage the consumer to try to beat our quality when shopping prices."

What has made Jess Lee so successful over the last 18 years? "Customer Service," says Lee. "The fact that a customer has purchased an item from us does not cease our relationship. All products carry a 1 year warranty if used normally. Many times that same customer will come back to Wicker Plus & refer other shoppers to us as well."

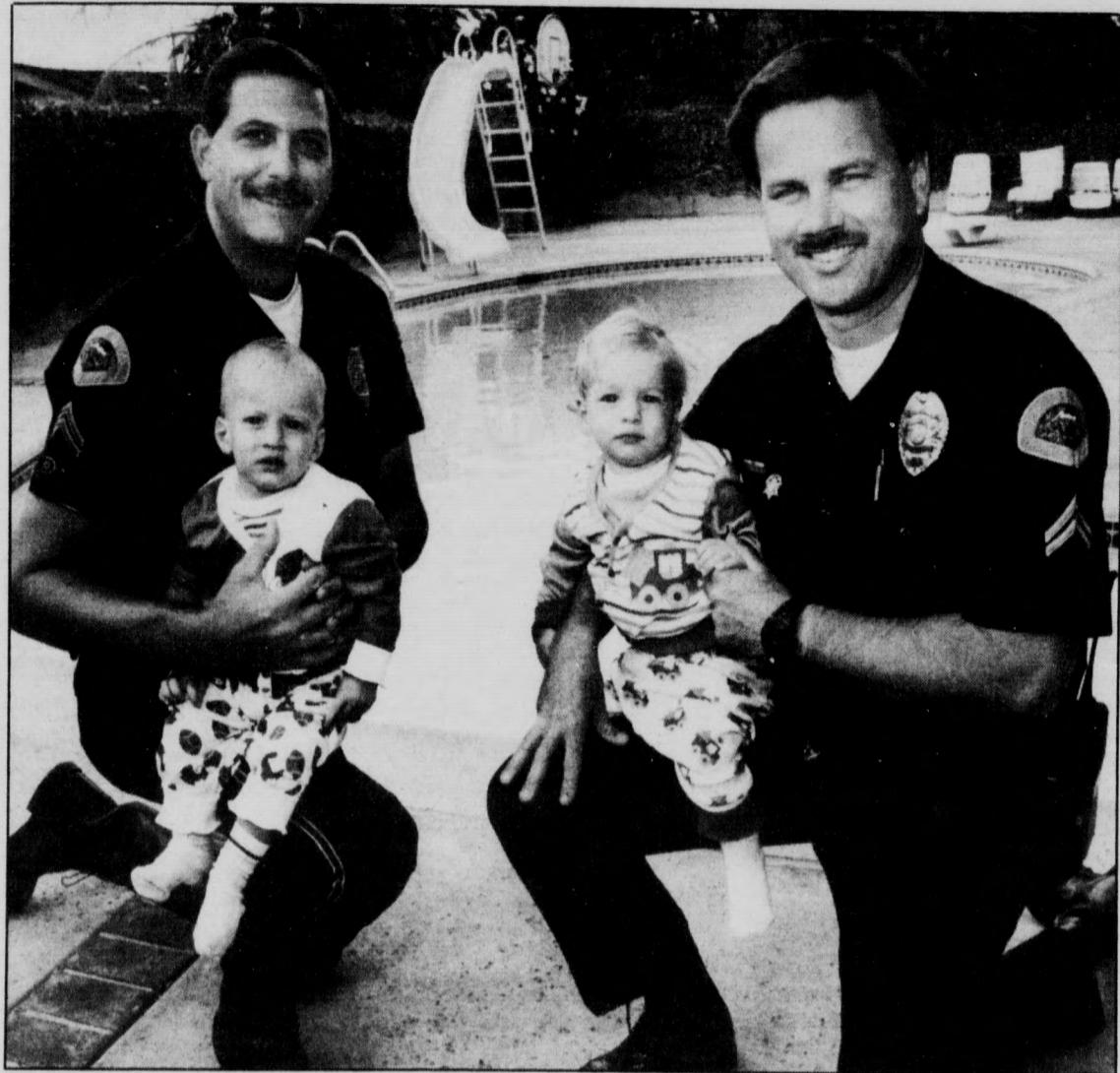
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Officers Larry Worden and Dennis Grimm hold twins Mychal and Jonathan who they saved from drowning.

RESCUE

Boys saved from drowning

Twins rescued after being found in backyard pool

By Pamela Krebs
North County News

Approaching the open door that leads to her pool, Sue Caldwell confronted the most devastating moment in her life.

At about 12:10 p.m. Oct. 20, her baby twins fell into the pool.

EDUCATION

Teachers fan out to give students extra help in learning

By Tenny Tatusian
North County News

Call them the "special needs patrol."

Officially they're known as the Search & Serve team, special education instructors scanning the Placentia Yorba Linda and Brea school districts for students who need a little extra help in learning.

For instance, the instructors "found" a 3-year-old boy whose

Even though she said she took every precaution a mother could take, it still happened.

Last summer she let the YMCA use her pool for swim lessons and enrolled her sons in a swim class. They love the water, she said.

Now, their love for the water has become her biggest fear.

"It was the most horrible thing I've ever seen in my life seeing my two babies floating unconscious in the pool," Caldwell said.

The year-old twins Jonathan and Mychal nearly drowned while their mother was putting away some clothes. Caldwell said she knew

something was wrong when she couldn't hear her twins and 5-year-old son Paul playing in the living room.

Within three to five minutes she scurried to find her children when she noticed the sliding screen door was open. Before she went to her room she locked the screen door, but it didn't lock correctly.

Through the open door she found her twins floating unconscious in the pool.

She pulled them from the water,

Please see RESCUE/18

preschool teachers and classmates couldn't understand him because of an irregular speech pattern that caused delays in his social development.

"He had the pronunciation of an 18-month-old, he was almost totally unintelligible to everyone but his parents," speech therapist Nancy Erickson said. Otherwise, she added, he was just as smart as any toddler.

Once Erickson identified him as

having difficulty speaking, she began treating him twice a week and so far he's made good progress, she said.

Another boy in the program, a 4-year-old foster child whose mother used drugs during her pregnancy, is lacking in language and motor skills. Erickson began treating him as an infant, two hours a day for four days a week. He's now a preschool student.

The Search & Serve program is

ELECTION

Beverage wins water board seat

North County News

Challenger Mike Beverage won one of two seats on the Yorba Linda Water District board of directors while incumbent Arthur Korn led challenger Phillip Paxton by 97 votes for the other seat with all but the absentee ballots counted.

Korn and Beverage topped the five-candidate field for the two four-year seats, according to the final unofficial results.

Beverage led the field with 11,694 votes or 31.4 percent. Korn polled 7,727 votes (20.7 percent) to lead challenger Phillip Paxton who got 7,630 votes (20.4 percent). Robert Meador finished fourth with 7,420 votes (19.9 percent). Nickolas Siokos drew 2,811 votes (7.5 percent) to finish fifth.

Results won't be final until Monday. Ballots from all 67 precincts had been counted Wednesday but absentee ballots were not included in that count. County Registrar officials did not know how many absentee ballots were cast in the 67 precincts.

Beverage, 44, is an advertising

WATER BOARD

100% of precincts reporting	
Arthur Korn	7,727
Nickolas Siokos	2,811
Mike Beverage	11,694
Bob Meador	7,420
Phillip Paxton	7,630

and marketing consultant and a former mayor of Yorba Linda. Before the election, he said he will pursue cutting overhead and reducing capital expenditures to maintain water rates.

Beverage replaces director M. Roy Knauff who chose not to seek re-election for health reasons.

Korn, 57, was the Yorba Linda Water District's general manager from 1964 through 1975. He served as a director of the Water District from 1975 through 1982 and was elected again in 1987.

Directors set rates and policy for the Water District, which provides water to about 20,000 customers in parts of Yorba Linda, Placentia, Brea and Anaheim.

ELECTION

Hamerman keeps college board seat

By Steve Creech
North County News

Businesswoman Barbara Hamerman soundly defeated two other candidates Tuesday to retain her seat on the North Orange County Community College District Board of Trustees.

Hamerman tallied 91,739 votes to win the only open seat in Area 3, which represents the Brea Olinda, Placentia, La Habra, Yorba Linda and Lowell school districts.

She finished far ahead of runner-up Lyndon Taylor with 60,375 ballots.

COLLEGE DISTRICT

100 percent precincts reporting	
Barbara Hamerman	91,739
Lyndon Taylor	60,375
Lowell Thomas	43,607

Three of the four geographical areas dividing the NOCCCD had seats up for grabs.

In Area 1, representing the Anaheim and Magnolia school districts, educational consultant Cynthia Coad also ran up impressive numbers, winning one of two open seats with 90,664 votes.

Teachers fan out to give students extra help in learning

preventive service is different from most special education programs, Erickson said.

Search & Serve therapists do not test children with standardized or formal questions; but rather, the therapists analyze them in their normal play environment, she said.

For more information on the Search & Serve program, call 996-2550, Ext. 391.

POLICE REPORT

SUNDAY, NOV. 1

- A gray, 1986 Mercedes, license 3AHG546, was reported stolen from the 100 block of Angelina Drive.
- A yellow, 1980 Chevrolet, license 460YCB, was reported stolen from the 700 block of west La Jolla Street.
- Four male juveniles were reported spray painting graffiti on a wall at Weber-Millbrook Bakery Divisions of Interstate Brands Corp., 625 W. Orangethorpe.
- Gun shots were reported heard in the 2100 block of Musial Street.
- A bicycle valued at \$290 was reported stolen from a patio at the El Adobe Apartments, 700 W. La Jolla St.

SATURDAY, OCT. 31

- A bright blue Dyno bicycle valued at \$300 was reported stolen from a home in the 200 block of Wilson.
- Tools were reported stolen from a home in the 1000 block of Driftwood Circle.
- The windshield of a red, 1986 Toyota pick-up truck was reported smashed in the 500 block of north Bradford Avenue.
- A red, 1983 Honda Passport mortorscooter, license 4Z5087, was reported stolen from the 300 block of south Jefferson Street.

FRIDAY, OCT. 30

- An air compressor and paint were reported stolen from a home in the 1000 block of Cypress.
- The window of the Music Shoppe, 1241 E. Imperial Highway, was smashed and guitars were reported stolen.
- A gun shot was reported heard in the 500 block of Santa Fe Avenue.
- A red Honda Prelude, license 2JYE019, was reported stolen from the 300 block of east Chapman Avenue.
- Graffiti was reported spray painted on a building at Kraemer Park, 201 N. Bradford

SCHOOLS:

FROM 1

Constance Underhill for the third seat.

Brakebill received 18,003 votes, 16.5 percent. Miner received 16,849 votes, 15.5 percent, and Olson received 16,322 votes, 15 percent.

Underhill received 16,170 votes, 14.9 percent, to finish fourth.

The vote count is considered unofficial until certified by the Orange County Registrar's office.

Miner said one solution to state budget cuts is increased local control of finances. But Brakebill maintained that cutting trustees' pay and eliminating their health benefits and travel expenses may be part of the budget solution.

"If we have to continue to cut kid's programs, leadership starts at the top and that's where I'll recommend the first cuts be made," Brakebill said.

Olson said he would begin keeping his campaign promises by tackling the district's deficit and establishing long-range financial goals.

Of the other school district challengers, Juliet Zaidi finished fifth with 10,511 votes, 9.7 percent. William Crow placed sixth with 9,964 votes, 9.2 percent. Jesse Valdez's 8,623 votes, 7.9 percent, gave him a seventh-place finish. Henry Montelongo garnered 8,476 votes, 7.8 percent, and finished eighth while Roger Kavigan, who received 3,645 votes, 3.3 percent, finished last.

OBITUARIES

Ave.

- An AM-FM radio was reported stolen from a Volkswagen Jetta in the 1000 block of Ortega Way.
- Tools valued at about \$50 were reported stolen from a red Camaro parked in the 600 block of west Chapman Avenue.

THURSDAY, OCT. 29

- A white, 1988 Honda Prelude, license 2FWW095, was reported stolen from the 300 block of south Jefferson Street.
- A 1981 Toyota pick-up truck, license 1Y28013, with a gray camper shell was reported stolen from the 200 block of south Kraemer Avenue.
- An AM-FM stereo was reported stolen from a 1987, blue Ford Escort stolen from the 200 block of east Chapman Avenue.
- A pull-out stereo valued at \$500 was reported stolen from a 1987 Chevrolet Blazer in the 200 block of east Chapman Avenue.

WEDNESDAY, OCT. 28

- Two shots were reported heard in the 700 block of north Angelina Drive.

TUESDAY, OCT. 27

- Tools were reported stolen from a trailer parked in the 300 block of south Placentia Avenue.

MONDAY, OCT. 26

- License plate 2SFF184 was reported stolen from a 1990 Honda Prelude parked in the 1700 block of McCormack Lane.
- A white, 1985 Chevrolet pick-up truck was reported stolen from the corner of Prospect Avenue and Yorba Linda Boulevard.
- Three male juveniles were reported spray painting graffiti on a wall in the vicinity of Center Drive and Melrose.

Linley W. Bouse, 84, of Placentia, a retired service representative for McDonnell Douglas Corp., died Saturday. Services held Wednesday at Holy Cross Cemetery's chapel, Culver City. Burial at the cemetery. Arrangements by Pierce Bros. Daly-Bartel-Spencer Mortuary, Anaheim.

Survived by his wife, Helga; daughter, Linda Blair of San Jose; son, Gary, of Anaheim; stepson, Robert Schottenhammer of Redondo Beach; sisters, Frieda Ewing of Ontario, Emma Wise of Culver City and Dorothy DeMoss of Sepulveda; six grandchildren; and two great-grandchildren.

Valente Gonzalez, 48, a laborer, of Placentia, and his wife, **Ma. Fernina Gonzalez**, 46, a homemaker, were shot to death Monday. Arrangements by Hilgenfeld Mortuary, Anaheim. Services held at St. Joseph Catholic Church of Placentia. Burial at Queen of Heaven Cemetery, Rowland Heights.

Survived by their sons, Isidoro and Nilo, both of Placentia; and daughters, Raquel and Domelica, both of Placentia.

Louise Angela St. Laurent, 87, a Placentia homemaker, died Oct. 28. Memorial services at 1 p.m. Saturday at St. Juliana Falconieri Church, Fullerton. Arrangements by McAulay & Wallace Mortuary, Fullerton.

Survived by her sons, George, of Placentia, and Andre, of Connecticut; daughter, Louise McDevitt of South Carolina; 11 grandchildren; and seven great-grandchildren.

Darlene Ann Le Master, 57, of Placentia, a school bus driver, died Oct. 26. Services held at Calvary Temple, Orange. Burial at Fairhaven Memorial Park, Santa Ana. Arrangements by Fairhaven Mortuary, Santa Ana.

Survived by her husband, David; sons, Michael Bowen, David and Jimmy Peters and Christopher Le Master; daughters, Debbie Nollette and Jeannie Pesner; brother, Donald Rauh; and seven grandchildren.

Charles William Meyer, 52, of Placentia, a controller for S.R.W. Computer Co., died Oct. 28. Arrangements by McAulay & Wallace Mortuary, Fullerton. Services held Monday at St. Joseph Catholic Church of Placentia. Burial at Holy Sepulcher Cemetery, Orange.

Survived by his wife, Patricia; son, John, of Placentia; daughter, Joanna, of Placentia; mother, Ursula, of Ohio; brother, John, of Ohio; and sisters, Frances Reed of

New Jersey and Mary Emge of Ohio.

Mary Rose Tufano, 82, a Placentia homemaker, died Monday. Visitation from 5 to 9 p.m. today at Neels Brea Mortuary, Brea. Vigil at 7 p.m. today at the mortuary. Services at 10 a.m. Friday at St. Joseph Catholic Church of Placentia. Burial at Holy Sepulcher Cemetery, Orange.

Survived by her husband, John; daughter, Teresa Cribari of Placentia; brother, Joe Greco of Illinois; sister, Rose Basile of Illinois; and two grandchildren.

Scott William Teegarden, 32, of Anaheim, a construction worker, died Friday. Graveside services at 11 a.m. today at Angel's Lawn Cemetery, Anaheim. Arrangements by Angel's Lawn Funeral Home, Anaheim.

Survived by his parents, Robert and Margaret, of Anaheim; and sisters, Robin Teegarden of Placentia and Leslie Zeller of Dana Point.

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SCHOOLS

District expects more budget woes

Forecast calls for weak economy

By Bruce Bailey
North County News

The Placentia Yorba Linda Unified School District faces another \$1.8 million in cuts to balance its 1993-94 budget and will see a dismal economic climate continue through the end of 1993.

That was the forecast by Kim Stallings, assistant superintendent of administrative services, during the district's board of trustees meeting Oct. 27.

Stallings said revenues for the 1992-93 school year are \$91.9 million and expenses are \$93 million. With other costs, the net result is a \$1.6 million deficit.

But the district maintains \$5 million in reserves, more than the mandated \$2.8 million. State law requires the district to keep 3 per-

cent of expenses in reserve, based on enrollment.

But, Stallings said, while 1993-94 revenues are projected to rise to \$93 million, expenses are projected to rise to \$96.8 million. Adding other costs, the net result is a \$4.4 million deficit.

The bottom line, Stallings said, is in 1993-94, the district's projected reserve is \$1.1 million and the required reserve is \$2.9 million.

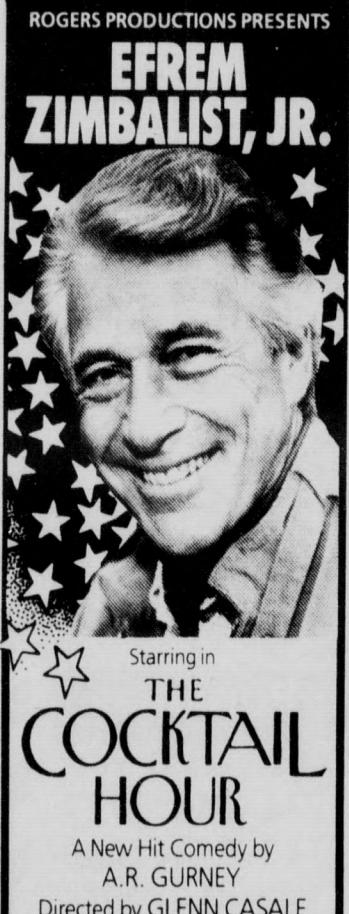
Neither Stallings nor board members could say where the cuts might be made.

In other action, board members:

- Unanimously voted to accept a lighted marquee for the Linda Vista School despite opposition from the resident living across the street who complained the glare would shine in her windows.

Linda Vista Principal Earl Pratt said the marquee is on a timer and won't be lighted past about 9 p.m. week nights and not at all on weekends.

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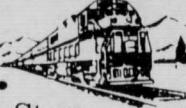
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UTILITIES

Officials: Water rate hike could have been worse

By Bruce Bailey
North County News

Although Yorba Linda Water District customers get a 10-cent increase on their bills after Jan. 1, 1993, it could have been worse, district officials say.

District General Manager Bill Robertson said increased water costs and state budget cuts drained

the 27 percent reserve fund and put the district about \$152,500 in the red. To recover the estimated \$1.1 million, rates would have to be raised at least 12 cents a standard unit, Robertson said. A standard unit is 100 cubic feet of water, or 748 gallons.

The district serves about 2,500 customers in Placentia and 17,000 in Yorba Linda.

But a decision to use the district's reserves prevented a higher rate increase.

To pump more money into the reserve fund, the district implemented three decisions, Robertson said. The first reduced costs, the second raised rates and the third brought the reserve fund balance to 21 percent instead of the district's mandated 25 percent.

To reduce costs, Robertson said district officials voted to leave a construction inspector position vacant and defer capital improvements and purchases through the end of the 1992-93 fiscal year.

While this decision helps to resolve this year's budget shortage, it doesn't reduce expenses over time, it simply puts them off, Robertson said.

"Based on a 10 cent increase per standard unit, the year-end reserve rises from a minus \$152,500 to about \$743,800 - a 21 percent reserve."

The increase to 76 cents per 100 cubic feet is the 17th time the district raised rates since 1960, Robertson said. In 1960 the rate was 6 cents per 100 cubic foot for a bi-monthly bill of about \$7.

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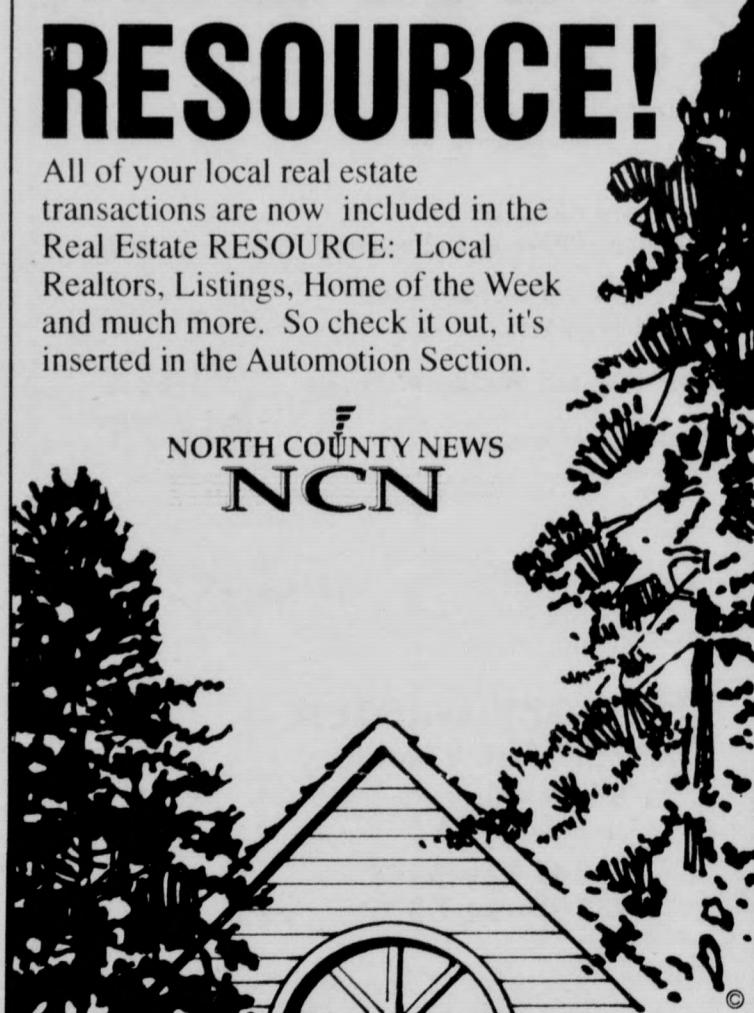


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MIGRANTS: Teacher reaches out to youth

FROM 1

good grades she hopes to go to Cal State Fullerton to study computer programming.

Alejandro Moran, 15, said not being a fluent in English makes life harder at school. Because of this program, he plans to become a mechanical engineer instead of a mechanic.

Unlike the students he works with, Mojarro had little encouragement.

The communication barrier isolated him from students and teachers. For him, school was a place for failure. Teachers did not spend

the time to help him understand and they didn't seem to care about his success or failure, he said.

"It was my problem I couldn't communicate," Mojarro said.

As a teen-ager, he felt isolated and resentful. As he became more withdrawn, his interest in school diminished. His low self-esteem and frustration was expressed outward toward authority.

"Some children don't drop out," he said. The system pushes them out."

After Mojarro graduated from high school at 19, he worked in construction. But when the economy weakened he was laid off. Some of

his friends believed he could succeed in college and encouraged him to go.

With little money and few skills, he decided an education would provide more career opportunities.

"I went to college to become a teacher to give back to the community," he said.

He managed to get his bachelor's

degree in pre-med studies from the University of California, Irvine.

Despite his academic success, Mojarro didn't feel he was fluent in English until his third year of college.

"I never picked up on it. I knew I didn't belong," he said.

Teaching was always his dream. He taught bilingual classes at the Santa Ana Unified School District and worked with the teachers that taught him. That was a big accom-

plishment, he said.

He received a masters in school administration from Pepperdine then went on to become a drop-out specialist for the Santa Ana district. He later went to Barcelona, Spain to teach English to international students.

Helping children assimilate into the system is his way of preventing them from getting involved in gangs and drugs, he said.

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GOVERNMENT

Hotline allows callers to send mayor a message

By Pamela Krebs
North County News

Those who always have wanted to anonymously give the mayor a piece of their mind or comment on city issues can call DIAL-UR-MAYOR.

The phone number, 528-0722, is actually an answering machine at City Hall that operates 24 hours a day. Callers hear a recorded greeting and then are invited to leave a message.

Former Mayor Robert Finnell was responsible for starting the phone line in 1970. He believed people who are shy would be more

willing to express their views on the hotline than at a council meeting.

Even though callers are asked to state their names, addresses and phone numbers, they don't have to, said Arlene Cook, administrative secretary.

Each message is transcribed. A copy of the call is given to the mayor and city administrator. Every call is followed up by a letter from the mayor or a department head depending on the nature of the question.

"We try to respond as quickly as we can," Cook said. "Often we can't respond if it's something the

mayor needs to respond to personally."

And people do call, she said. The city gets about five calls a week. The number of calls increase if there's a hot issue in the city.

Occasionally she gets a heavy breather, but most of the calls reflect the concerns of residents.

This month there have been several calls about graffiti. One resi-

dent was upset that the paint used to cover up graffiti didn't match the color of his fence.

Sometimes businesses solicit work from the city.

"Since we are slow, I would not mind organizing some of the day labor here in Placentia to remove graffiti on private property," one caller said. "We would guarantee that the graffiti stays off the wall

for 30 days."

One caller was angry and had some advice for city officials.

"I am one of the many residents of this area who is against and opposed to the extension of Placentia Avenue ... It is noisy, it is loud, it is disturbing to the residents in this area and I suggest you get on the phone and talk to the Brea and Fullerton mayors."

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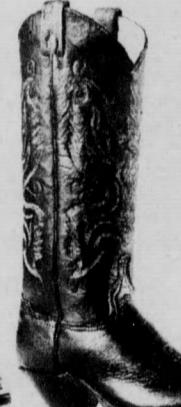
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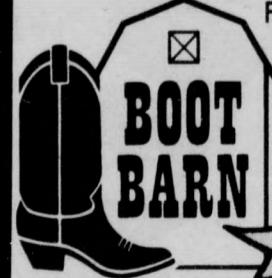
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LAKE FOREST
23

CITY COUNCIL

City to assist low-income renters

By Pamela Krebs
North County News

Council members Tuesday unanimously approved a program to

prevent low-income tenants from being evicted and to help them pay initial move-in costs.

The Emergency Rental Assistance Program gives a one-time

loan to people who can afford to live in an apartment but don't have cash up front to pay for first and last month's rent or just need temporary loan because of an emergency.

gency.

"There really is nothing for people who need help on a one-time shot," said Joyce Rosenthal, director of development services. The program provides that help, she said.

The program focuses on low-income residents whose total household income does not exceed 80 percent of the median income for Orange

County. Depending on family size, incomes must range between \$29,520 and \$55,960. Participants also must live in Placentia.

The city will allocate \$26,000 for the program.

In other action, council members approved allocating federal funds so residents in the La Jolla, Atwood and Santa Fe neighborhoods can upgrade their homes.

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Nov. 5 - Dec. 1	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Operation Santa Claus	9 School Carolers 55+ CLUB	10	11 Ladies Night	12	13 Santa 12-3 Health Fair 12-3	14

♦ Nov. 5 - **Operation Santa Claus** — Bring an unwrapped gift for a child to any participating Brea Marketplace store and you can enter to win \$100 in "Marketplace Money".

♦ Nov. 9 - **55+ Club** — All week long the Brea Marketplace is offering special discounts and prizes to shoppers over the age of 55. There's even a shuttle program to assist you.

Carolers — Brea School choirs will be caroling throughout the center spreading holiday cheer.

♦ Nov. 11: **Ladies Night** — Merchants will display gift suggestions for the ladies in your life. A variety of discounts and promotions will be offered.

♦ Nov. 13: **Health Fair** — Brea Community Hospital and Michaels Medical Group will be providing health screening services; blood pressure testing, cholesterol screening, dental information, and much more. 12:00 p.m. - 3:00 p.m.



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8	9	10	11	12	13	14
	55+ CLUB School Carolers			Ladies Night		Health Fair 12-3 Santa 12-3
15	16	17	18	19	20	21
	Santa 4:00 - 7:00 Child Care 4:00 - 7:00			Menes Night		Santa 12-5 Child Safety 12-5 Child Care 12-5
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Viewpoints

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 A FREEDOM NEWSPAPER

Rick Beaty, publisher
Don Clever, editorial and commentary director
Jannlee Watson, executive editor

IN OUR OPINION

BUREAUCRACY

Government planning: A scheme to control others

The word "planning" conjures up all sorts of descriptive meanings from folks. Planning is looked upon differently by public officials than by private individuals, both in meaning and who should influence planning in a community. Those in the private sector are merely pawns in the planning game played regularly in the city halls of North Orange County.

Webster's New World dictionary says, among other things, that planning "is to devise a scheme for doing, making or arranging; to have in mind as a project or purpose."

A Freedom newspaper editor once wrote, "Planning is a word which suggests prudence, reason and foresight." The rub is, whose prudence, reason and foresight?

The best of schemes comes from the common folks in the community. Yet, these individual planning arrangements often turn into jumbled jigsaw puzzles once public officials get their hands on them. One needs only look at the bureaucratic system to find the reason for the costly planning mess in our cities.

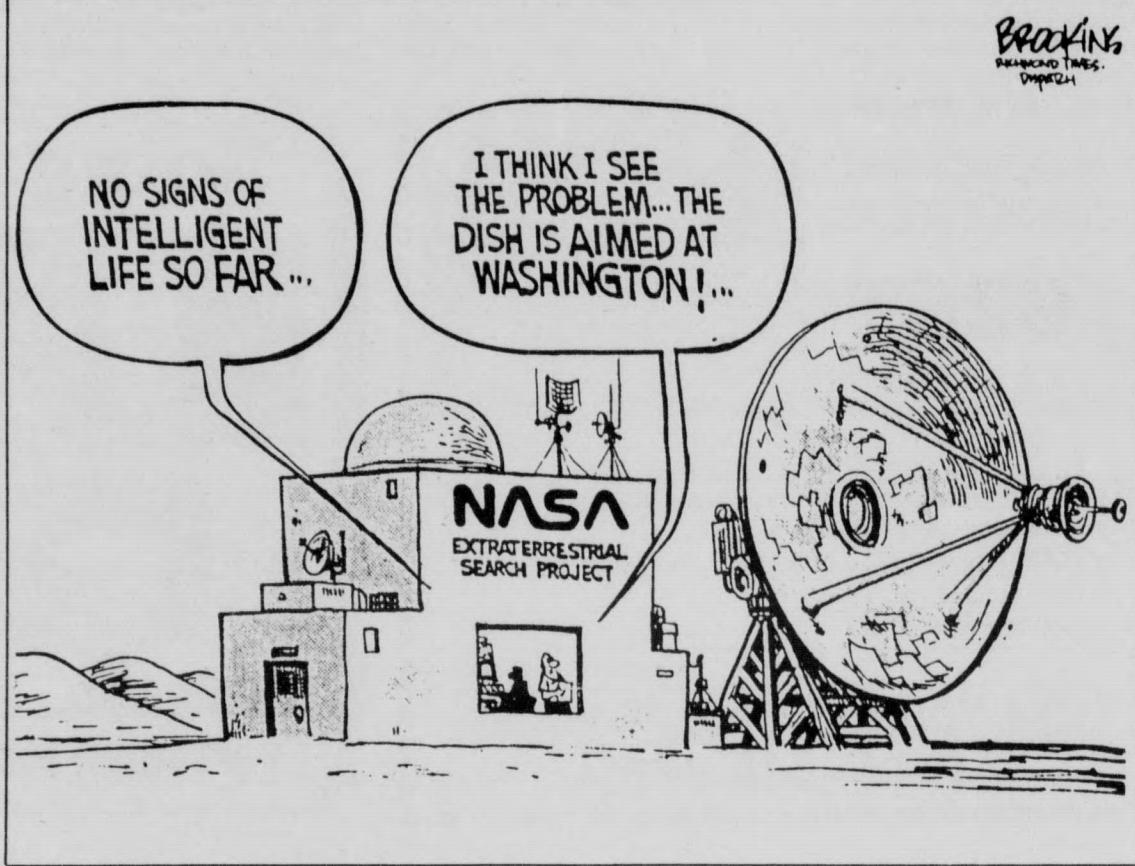
All north county cities have bureaucratic agencies called planning commissions. Mem-

bers of these commissions are sometimes referred to as "city planners" as if they have some magical power to fix something that's not broken. Too often, it is assumed that government "planners" do possess some special gift or wisdom most of us do not have. Government "planners" seldom discourage this assumption.

Government "planners" often are inflexible and rule against legitimate private planning requests. Conversely, private individuals practice far more flexibility, sense and anticipation of the future than the straightjacket guidelines set by the power brokers at city hall.

Our municipalities have politically devised master plans. These plans eat at the very fiber of private property rights. They can also harm a city when the politicos misread their crystal ball on planning.

In North Orange County, it is difficult to see how the rigidity of political planning could anticipate the needs and unexpected contingencies of the decades ahead. The planning that is best suited for creating dynamic communities is that engineered by politically secular means.



Brookins
 Placentia Times
 IMPACT

CLEVER'S COMMENTS

ELECTION '92

Let's keep an eye on Tuesday's winners

By **Don J. Clever**
 Editorial and commentary director

Voters in Placentia had no local ballot initiatives to cloud the election process on Tuesday, so they had every opportunity to concentrate on what the candidates had to say about the issues facing the city.

In responding to the important issue of budget shortfalls, the candidates used all kinds of buzz words to get their thoughts to the

voters. "Cut the frills," "implement efficiency," "prioritize needs," "curtail services," "cut payroll through attrition." I heard no candidate call for a rise in special fees or a vote for more taxes. No call for bond issues to be floated to pay for the extravagance of government.

Does this mean that spending cuts, rather than revenue enhancements, are the in thing among local candidates now? Being a doubting

Thomas, I'll take a wait-and-see approach before deciding if the winners in Tuesday's election really meant what they preached.

To the voters in Placentia, I suggest they keep a wary eye on the winning candidates as they lead the city for the next four years. Check to see if their promises during the campaign are fulfilled. Or were their campaign promises just a bunch of political chatter?

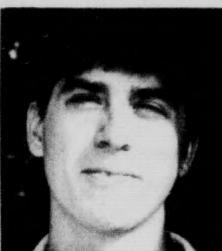
ISSUES/ANSWERS

POLITICS

The media have been very thorough in reporting on the personal lives of political candidates during this election year.

QUESTION: Do you feel people have the right to know about the personal lives of public figures?

Asked at Placentia Civic Center



Randy Stocking, 27, engineer
 "They have a right to an extent, but it must be limited."



Thomas Cruz, 19, U.S. Marine
 "I think so. If they are leading the country we should know about them."



Rubin Romano, 23, courier
 "I don't think others have a right to know about the personal lives of others."



Meghan Treese, 20, student
 "Yes. I feel the more known about a person's personal life the more is known about their character."



Priscilla Wenzel, 52, retired
 "Personal is personal. Stick to the politics not the bedroom."



Heidi Nadler, 34, housewife
 "Everyone has skeletons in the closet. Let's stick to the political agenda."

GOVERNMENT

Council members paid for service

Stipends, benefits cost \$75,000 a year

By Pamela Krebs
North County News

Ask a City Council member why they ran for office and you hear about serving the community and making a difference.

But while community service may be what attracts them to public office, council members aren't required to serve out of the goodness of their hearts.

They are compensated for their time and receive the same benefits as full-time city employees.

Placentia taxpayers spend about \$75,000 a year on the five council members who serve a population of about 42,000.

Each month, council members receive a \$150 base stipend that can exceed \$200 depending on how many meetings they attend. They also receive \$30 for each Redevelopment Agency meeting attended. There are two meetings scheduled each month.

But, council members also receive health benefits and those older than 50 who have been on the council for more than five years receive retirement benefits for the rest of their life.

According to Councilman Norman Eckenrode, the benefits are "exceedingly low in comparison to other cities," adding that his monthly stipends don't cover his expenses.

For example, Brea, a city of 33,000 people, pays its council members a \$360.99 monthly stipend and health benefits. They also receive \$30 for each Redevelopment Agency meeting they attend. There are four meetings scheduled per month. And, they also have the

option of receiving retirement benefits for their service.

In Tustin, a city of 54,000, council members receive \$500 a month, plus optional health and retirement benefits.

Placentia's Eckenrode said he attends between 15 to 20 council-related functions each month including City Council, Girl Scout, Southern California Association of Government and League of California Cities meetings. Each meeting involves driving and parking expenses.

Stipends last were raised in 1980. Eckenrode said the stipend should be increased to cover expenses.

But, Councilman Arthur Newton said the stipends are fair. He said he puts in between 40 to 50 hours per week, which is below well below minimum wage.

Newton said "\$150 doesn't make or break me," adding that he "didn't take the job to get rich."

However, Newton said he would like to see retirement benefits eliminated because the state's administrative costs exceed the value of the check, which he said is about \$7.50 per month.

"I think it's ludicrous," Newton said.

ELECTION: Moreno, Tynes win re-election to City Council

FROM 1

good track record."

"I hope I can get the fiscal situation straightened out," Tynes said.

With the largest field of candidates in the history of Placentia, former planning commissioner Maertzweiler unseated Newton who was seeking his third consecutive term.

Although Maertzweiler said his stance on high police visibility, cautious fiscal management and stimulating the sales tax base were the issues behind his victory, he said: "Walking the precincts was the real key."

Maertzweiler, 49, is a project manager at Rockwell International and a licensed real estate broker with Ed Bennett Realty in Placentia.

tia. He served for eight years on the Placentia Planning Commission.

The other candidates and their vote totals are: Linda Smith, 3,119; Betty Mead, 3,056; Adrienne Edmondson, 2,346; Gary Hill, 2,034; Raymond Smith, 1,988; Edward Nodler, 1,352 and Howard Kay, 1,152.

Stehly, a state audit manager for Taco Bell, was proud of his showing since it was his first attempt at public office, he said.

He believes he did well because he was specific about the issues such as phasing out the utility users tax, eliminating City Council benefits and implementing term limits. He said he's considering running again in two years.

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Classified: 6 p.m. Tuesday

Legal adjudication

Seven of the North County News weeklies are legally adjudicated to publish fictitious business name statements. Forms are available. Call us for more information.

Who we are

Rick Beaty, publisher
Jannlee Watson, executive editor
Joseph McDonald, advertising director
Alison Browning, tel-sell manager
Bill Pate, circulation director
Mary Macrell, production director
Kathy Nicholson, production manager
John W. Swanson, managing editor
Don Clever, editorial page director
Jerry Fingal, city editor
Tim Dermody, entertainment editor
Curt Seeden, news editor
Barbara Giasone, lifestyles
Bob Cunningham, sports editor
Mike Pilgrim, photo editor

Letters to the editor

The North County News welcomes opinions from our readers. Letters should be typewritten and double spaced (or legibly printed), and not exceed more than one page in length. Submissions must be signed and include an address and telephone number for verification. Only the writer's name and city will be published. Letters will be edited for length, grammar and clarity. Submissions which are libelous or in poor taste will not be published.

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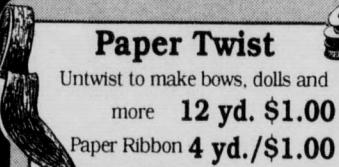
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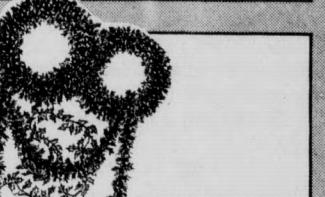
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PEOPLE



APRIL OTTAVIAN

These folks had a ball on Halloween

Everyone have fun on Halloween? I know those attending the Halloween Ball did! Vivian Sangston, Frances Saari, Rita and John Hildock joined Manuel Tina Cantu (who always has a great sense of humor). Betty Atkins' T-shirt sported the "This is my Halloween costume" and won chuckles from Connie Underhill. The "Windy City" blew Martha Chippas our way. Surprised by her appearance (Nope, it wasn't a ghost) were Arlene Zerdko, Betty Escobosa and Nancy Gangel. Ferdie Furtado Trio provided the Big Band era sounds enjoyed by Art and Ramona Konrad (always a smooth gliding dancing couple) and Bill and Shirley, Norman and Earl England. Grand and gregarious host was Dana Fisher dressed in American Indian garb. Door prize winners were Lottie Tomaz, Art Conrad, Martha Chippas and Manuel Cantu. Esperanza's Girls League 10th, 11th and 12th gals Brigette Phillips, Heather Herrera, Tracy Zaradich prez, Fely Mae, Seu Lee, Crista Penn and Tammy Penn helped set up the decorations and food provided by Andy Herrera and Rosie Rey-mundo.

Ahhh, that's nice. Ann Becker sent us a seasonal poem:

October is a pleasant month
When the temps not hot or cold
While the dew is on the pumpkin
And the leaves are turning gold
And the little trick or treaters
In their costumes bright and funny

Please see PEOPLE/17

TRADITION



Eda Mass and Myrna Ritten of the Adat Ari Synagogue in Anaheim Hills set the table in preparation for the Friday evening singles Shabbat potluck dinner. Open to the public, the gathering was organized to appeal to Jewish singles searching for a place to build friendships while sharing their culture at the traditional Sabbath meal held before Friday services.

M. Loren Hernandez North County News

Mixing friendship and culture

Singles group can 'sit down and be Jewish together'

By Barbara Giasone
North County News

Come to California, you'll love it out here," urged Peter Small's Jewish parents. So, two years ago, the New Jersey teacher packed his belongings and headed west.

"What I found were a mother and father socially isolated," recalls Small of Whittier. "They had lived out here 16 years, but had few Jewish friends. Back home, everyone knew what you ate for breakfast."

Divorced for 12 years, Placentia's Linda Kruger periodically sought companionship in Orange County's singles groups.

"But usually I discovered they were meat markets with uneven ratios," Kruger says. "It always seemed people were sizing you up."

Small and Kruger, both members of Adat Ari Synagogue in An-

heim Hills, decided last year to ease their personal dilemmas by organizing a singles Shabbat potluck dinner. Open to the public, the gathering was organized to appeal to Jewish singles searching for a place to build friendships while sharing their culture at the traditional Sabbath meal held before Friday services.

The idea clicked. Since December 1991, young and old have sipped Mogen David, broken challah bread and kibitzed over kosher delicacies in what Adat Ari Rabbi Steven Schatz describes as a specialty group celebrating Judaism.

Schatz, the only single rabbi serving in Orange County, says Jewish singles have trouble connecting. "Usually they have nothing in common with other singles except the label of being Jewish. This group has a religious focus with values and activities where we can share our faith."

"When I was younger, adult

singles didn't function as singles in groups. We thought of ourselves as outside the community. Now it's become an activity that attracts interested people," Schatz adds.

Chelle Friedman, spokeswoman for the Jewish Federation of Orange County, figures there are 10 to 12 Jewish singles groups meeting in the area.

"Many of the groups don't last," says Ronnie Tiefer, who monitors the Jewish singles hotline. "It's sad many groups have such a brief life span."

The Adat Ari singles evening begins at 6 in a converted office, adjacent to synagogue space in a commercial building. Members and guests arrive with a variety of kosher vegetarian dishes, flavored with creative touches.

"We get so we spot the special ties," says La Habra's Simon Saul. "Everyone knows I bring the bread — baked at Hughes Market," he adds with a laugh.

Sabbath traditions continue as the rabbi opens with a blessing, followed by dinner and brisk conversation. The singing of Shabbat songs interspersed with memories pepper the final half hour.

SINGLES SHABBAT

WHAT: Singles Potluck Shabbat Dinner is open to Jewish singles interested in sharing their Judaism in a congenial setting. Members are asked to bring a vegetarian or dairy dish.

WHEN: Meets at 6 p.m. with dinner served at 6:30 on the third Friday of the month.

WHERE: At Adat Ari Synagogue, 5100 La Palma Ave., Suite 104-105, Anaheim Hills.

FOR MORE INFORMATION: Call Peter Small at (310) 908-0136 or Linda Kruger at (714) 524-5944.

Celebrants then convene in the temple for Friday night services.

Youngest member, Myrna Ritten, 28, lauds the group for "welcoming me with open arms" after she arrived in Orange County two years ago.

"We can sit down and be Jewish together. The group wasn't formed for matchmaking, and

Please see SINGLES/14

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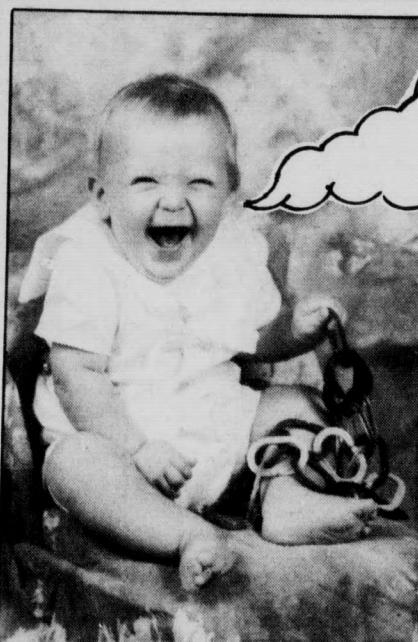
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SINGLES: Group helps bring Jews together

FROM 12

there's no pressure to meet up with someone. These people allow us to simply be ourselves."

Ritten, a massage therapist at an Orange hospital, says the group has become a surrogate family. "My sister back home can't believe I'm not only attending temple, but I have been invited to open the Ark and handle the Torah."

Recently widowed Eda Masa of

Anaheim Hills says she appreciates the non-threatening, extended family atmosphere. "The love and chance to enjoy something we have in common fills a missing need."

Single for nine years, Sheldon Weisbach of Anaheim finds the temple singles stimulate interesting conversation in a traditional setting. The Anaheim postal worker organized Orange County's first Jewish singles group 25 years, building a 500-member

mailing list.

"But in two years, it became a time-consuming job," Weisbach remembers. "At least there were some spin-offs."

Fullerton real estate financier Stanley Opperman appreciates

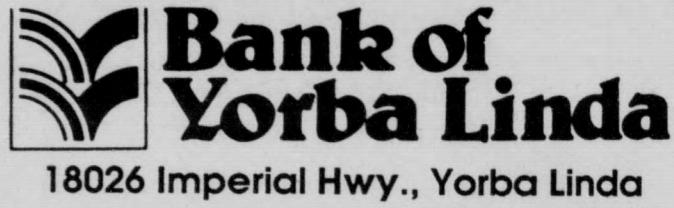
the sense of congregation among the singles, but would like to see more unstructured activities apart from the Oneg, an after-services time to converse.

"Perhaps even a dance would be nice," Opperman says.

Rosalind Perell, an Anaheim insurance secretary, met Simon Saul at a Jewish singles party

last year. Widowed five years ago, she had made the rounds of other temple-sponsored groups.

"But there's not one like our potluck group," says Perell, who attends with Saul. "For example, on the Jewish holiday of Succoth, we had our dinner in a tent set up by Adat Ari children. It gave us such a real feeling of Judaism."



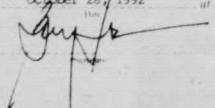
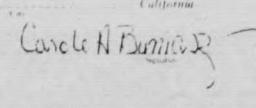
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Consolidated Report of Condition of		Bank of Yorba Linda		Legal title of bank	
of	Yorba Linda	Orange	, and Domestic	0-0	Subsidiaries
at the close of business on	September 30, 1992				State Bank No. 1262
ASSETS					
1. Cash and due from banks			7,053	1	
2. Investment securities (Market value \$ 1,947			1,935	2	
3. Non-investment securities			0	3	
4. Trading account securities			0	4	
5. Federal funds sold and securities purchased under agreements to resell in domestic offices			6,000	5	
6. a. Liabilities Total including unearned income	39,878	XXX XXX XXX	6,624		
b. Less Allowance for possible loan losses	482	XXX XXX XXX	0	6b	
c. Liabilities net			51,294	7	
7. Bank premises F.F. & E.R. including \$ 0-0- capital lease			0	8	
8. Real estate owned other than bank premises			0	9	
9. Investments in unconsolidated subsidiaries and associated companies			0	10	
10. Customer's liability to this bank on acceptances outstanding			0	11	
11. Other assets (including \$ 0-0- intangibles)			584	12	
12. TOTAL ASSETS (sum of items 1 thru 11)			55,709	12	
LIABILITIES					
13. a. TOTAL DEPOSITS IN DOMESTIC OFFICES	51,294	XXX XXX XXX	13a		
13. 1. Total demand deposits	17,441	XXX XXX XXX	13-1		
13. 2. Total time and savings deposits	33,853	XXX XXX XXX	13b		
14. TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES (sum of items 13a & b)			51,294	13c	
14. Federal funds purchased and securities sold under agreements to repurchase in domestic offices			0	14	
15. Other liabilities for borrowed money, including note balances of U.S. Treasury			0	15	
16. Mortgage indebtedness including \$ 0-0- capital leases			0	16	
17. Acceptances executed by or for account of this bank and outstanding			0	17	
18. Other liabilities			474	18	
19. TOTAL LIABILITIES (excluding subordinated notes and debentures)			51,768	19	
20. Subordinated notes and debentures			0	20	
SHAREHOLDERS' EQUITY					
21. Preferred stock a. No shares outstanding	10,000	Amount 1,000	21		
22. Common stock a. No shares authorized	5,000,000	Amount 2,540	22a		
22. b. No shares outstanding	346,420	Amount 0	22b		
23. Surplus			XXX XXX XXX	23	
24. TOTAL CONTRIBUTED CAPITAL (sum of items 21, 22 & 23)			3,540	24	
25. Retained earnings			401	25	
26. Reserve for contingencies and other capital reserves			0	26	
27. TOTAL SHAREHOLDERS' EQUITY (sum of items 24, 25 & 26)			3,941	27	
28. TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY (sum of items 19, 20 & 27)			55,709	28	
MEMORANDUM amount outstanding as of report date			83		
Standby letters of credit					

The undersigned, Barry J. Moore, E.V.P./C.F.O. and Carole A. Biniasz, V.P./Cashier

of the above-named bank, each declares, for himself alone and not for the other, that he has personal knowledge of the matters contained in this report and I believe that each statement in said report is true. Each of the undersigned, for himself alone and not for the other, certifies under penalty of perjury that the foregoing is true and correct.

Executed on October 28, 1992 at Yorba Linda, California

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** All members must continue to pay Medicare Part B premiums. Members with Medicare Part B only will be charged a monthly premium of \$176.13 to cover Part A services.

MILESTONES

MARRIAGE LICENSES

Marriage information taken from public records.

- **Cruz**, Elliot Orlando, 26, custodian, commercial maintenance, Yorba Linda, and **Rodriguez**, Rosalva Torres, 27, homemaker, Placentia. Filed: Sept. 2.
- **Touchberry**, Eddie Burton Jr., 29, carpenter, construction industry, Placentia, and **Moran**, Morna Beatrice, 26, payroll/accounting clerk, American Golf Corporation, Los Angeles. Filed: Sept. 10.
- **Noriega**, Marco Antonio, 22, sales
- clerk, wheels and tires business, Anaheim, and **DeAnda**, Luscelina Maria, 22, cosmetologist, Placentia. Filed: Aug. 14.
- **Gonzalez**, Augustin Gonzalez, 22, machine operator, plastic manufacturer, Anaheim, and **Magdaleno**, Hilda Luna, 18, homemaker, Placentia. Filed: Sept. 3.
- **Lamb**, Donald Alexander, 31, distributor, glass warehouse, Placentia, and **Moran**, Morna Beatrice, 26, payroll/accounting clerk, American Golf Corporation, Los Angeles. Filed: Sept. 4.
- **Coming**, Duane Anthony, 24, journey-

man, grocery, Placentia, and **Aguilar**, Angela Ann, 24, bookkeeper, painting, Placentia. Filed: Sept. 4.

□ **Rugh**, David William, 31, consultant, finance, Placentia, and **Clark**, Carolyn Marie, 28, piano teacher, Placentia. Filed: Aug. 11.

□ **Chiu**, Raymond Chi-Hing, 26, engineer, general manufacturing, Minnesota, and **Wang**, Stephanie Kwong Won, 27, engineer, general manufacturing, Placentia. Filed: Sept. 3.

MILITARY SERVICE

Navy Petty Officer 3rd Class **Jon M. Phillips**, a 1989 graduate of Valencia High School, recently deployed with Fighter Squadron-One, Naval Air Station Miramer, San Diego for six-months to the Western Pacific aboard the aircraft carrier USS Ranger. Phillips is the son of Alwyn B. Phillips of Anaheim and joined the Navy in September 1989.

Navy Commander **David A. Duffie**, son of Claire A. and Patricia K. Duffie of Placentia, recently returned aboard the submarine USS Helena, homeported in Pearl Harbor, HI, from a six-month Western Pacific deployment. Duffie is a 1971 graduate of Valencia High School and a 1975 graduate of the U.S. Naval Academy, Annapolis, MD. He joined the Navy in June 1975.

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PEOPLE: Halloween Ball is another success

FROM 12

Will settle for a candy bar
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Our Annual Heritage Day Parade

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And the Placentia Senior Kitchen Band
Is enjoyed by everyone.

Get out your letterman's jacket: **Darlene (Thompson) Long** tells us that the third Valencia '50s reunion will be held Nov. 28. The combined classes reunion includes the classes of 1950 through 1959, but classmates from other years are also welcome to attend! There will be a dinner, dancing and a lot of "catching up" talk and reminiscing about those good ole VHS years! For information, call **Teddy (Jambon)**

McGinnis (714) 528-1549 or **Darlene Long** (714) 528-1701.

Happy birthday to **Shirley Bouse, Marjorie Hays** and happy anniversary to **Chuck and Florence Barranco** and **Rick and Linda Violett**.

Drumming up band support are the 1992 to '93 Tuffree Instrumental Music Boosters. Under the direction of Band Leader **Jim Hahn** are board members **Lindsay Thompson, Carol Edkins** and **Sue Callaghan** veeps; **Laurie Adamson**, treasurer and **Lydia Lapeyrolerie**, secretary. Other elected members include **Bonnie Thompson, Sue Morrison, John and Dana McLannahan, Randy and Kathy Koehm, Gail Campbell** and **Myrna Quiones**.

And down the block and across the street from Tuffree, El Dorado High School students **Steve Dawson, Kimberly Decker** and **Jonathan Hsiao** qualified as semifinalists in the National Merit Scholarship Program. **Genaro Lopez** qualified as semifinalist in the National Merit Hispanic Scholars Award Program. Receiving commendations for the 1993 Merit Program were **Arena Sunshine, Richard Cox, Jonathan Klein, Genaro Lopez, Marjia Strazdas** and **Titus West** received the National Achievement Scholarship Program for Negro Students.

New Huggin Hearts board members: **J.C. Thompson**, prez; **Jim and Penny Brown**, vice prez; **Dick**

and **Shirley Gilbert**, secretary; **Roger and Nancy Hunt** count the membership dues and pay the bills while **Rick Donaldson** and **Rachel Rodriguez** were selected as western delegates.

As I'm writing this column it's pouring rain outside sooo let's put out the welcome mat and an umbrella for **Theresa Katapka**. She's done a beautiful job redecorating her new home. Her has been beautifully carved by her father and it looks "artfully" arranged against pure white walls. Theresa was born in Eagle Rock, grew up in Glendale and later moved to Riverside where she worked for the Department of Human Services. Her main hobby is painting. Welcome to Placentia!

"Thanks for helping!" Volun-

teering their services to keep the Ultimate Golf Tourney running smoothly were **G.R. Hodges, David Musgrove, Vicki Ritchie, Daryl Thomas, Marla Young, Jean Lasley, Dennis O'Hern, Jeanne Scherr** and **Nate Wasserman**.

Ummm, getting those noontime stomach growls: What's for lunch this week?

Monday: Veteran's Day, no school

Tuesday: Mexican burrito (wrapped), taco sauce, orange smiles, applesauce and white or chocolate milk.

Wednesday: District Parent Conference Day, no school.

Thursday: Chicken nuggets, french fries, jello jiggler, pear cup, chocolate milk.

Friday: Chicago Bros. Pizza, fruit cup, orange smiles and chocolate milk.

No gain. No pain.

Keeping your weight at a moderate level may scale down your risk of heart attack. So maintain a healthy diet and lighten up on your heart.



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RESCUE: Mother finds her twin sons in pool

FROM 3

holding a son in each arm. She was screaming for help but the only person nearby was a gardener mowing the neighbors' front lawn. And he didn't respond.

Her 5-year-old son Paul tried to dial 911 but confused the 9 with the 6.

She knew she would have to take over and seek help on her own. She called 911 and spoke with police dispatcher Kitty Garner, who calmed Caldwell down and instructed her to tilt their heads back and blow air into their lungs to prevent brain damage until help arrived.

Within two minutes Police Officer Dennis Grimm arrived and

found Caldwell kneeling by her children.

Grimm put the boys on their sides and pumped the water from their lungs. Soon, the boys began coughing and gasping for air.

A short time later, Officer Larry Worden arrived and helped escort Caldwell and her sons to Children's Hospital of Orange County in Orange, where they were examined and released.

Caldwell said Grimm and Worden provided much-needed support during the ordeal.

The vision of her children floating unconscious in the pool is etched in her memory for life, Caldwell said, adding that she is taking precaution to avoid another incident.

She bought a safety gate for the

sliding glass door and will install a door alarm and pool censor that sounds off when the water ripples and will buy a pool cover.

She and her husband, Bill, took a CPR class at the hospital before returning home. They already were enrolled in a CPR class at Eastlake Medical Group one month before the incident. Class started Saturday.

Caldwell credits Grimm for saving her children and helping her make it through the incident.

"He saved my children's life and my life in my opinion," she said.

Since the incident Grimm and Worden have visited the children and Worden brought them gifts.

"It was a team effort," Grimm said.

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Free Seminar

Pelvic Pain: The 90's Outlook



About the Presenter:

Ari Babaknia, M.D. is a Board Certified Obstetrician and Gynecologist and a Reproductive Endocrinologist. He completed his internship and residency at Johns Hopkins University in Baltimore, Maryland, where he served as chief resident. Dr. Babaknia completed a two-year fellowship in Reproductive Endocrinology and Infertility at the University of California Medical Center in San Diego.

Dr. Babaknia has also published two books and is the author or co-author of more than 20 clinical and research articles in Obstetrics, Gynecology and Reproductive Endocrinology and Infertility. He has been practicing obstetrics and gynecology in Orange County since July of 1980.

Pelvic pain is a common problem among women of all ages and there are many causes. One of the most common is endometriosis, which often times is linked to infertility. It is estimated that one in seven women of reproductive age in the United States is affected by endometriosis.

If you have severe menstrual cramps, irregular bleeding, or pain during sexual intercourse, you owe it to yourself to attend this free educational program and video presentation. You will find out:

- How to identify the most common symptoms of endometriosis.
- The causes of the pelvic pain and endometriosis.
- How the problem can affect your ability to conceive.
- The pros and cons of the latest treatments, including drug therapy and surgery.

Seminar Date:
November 15, 1992

Time:
1:00 p.m. to 4:00 p.m.
(Refreshments will be served)

(Questions and Answers included)

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SOFAS & LOVESEATS

Contemporary Sofa & Loveseat Peach & White Accent, Both pieces. Was \$1,899.....Now	\$888
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2 Piece 90° Sectional Off White Decorator Cover Was \$5,300.....Now	\$2,488
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4 Piece Bedroom Set French Provincial Washed- Finish, Ash Burl w/solid oak. Dresser, Mirror, Queen Bed & Nite Stand Was \$3,650.....Now	\$2,347
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AROUND TOWN

Valencia High holds '50s class reunion

Valencia High School will hold its third annual '50s Reunion at 6 p.m. Saturday, Nov. 28, at the Sequoia Athletic Club, 7530 Orangethorpe Ave., Buena Park. Graduates from 1950 to 1959 are invited. The day will feature dinner, dancing and a lot of reminiscing. Reservations are required. No tickets will be sold at the door. For informa-

tion, call Teddy (Jambon) McGinnis, 528-1701.

Christian Women host 'country faire'

The Christian Women's Club will hold a "Christmas Country Faire" 11:30 a.m. Monday, Nov. 9, at the Alta Vista Country Club, 777 Alta Vista St. Handcrafted gifts, decorations and baked goods will

be featured in addition to a luncheon. Music will be provided by Rebecca Grimm. Faye Angus will be the guest speaker. Reservations are required. For information, call Arlov at (310) 691-9424.

District offers series on parenting skills

A 22-week series on parenting will be offered from 7 to 9 p.m. Wednesdays beginning Wednesday

at the George Key School, 710 E. Golden, Placentia. The workshops, which are free and open to all residents of the Placentia Yorba Linda Unified School District, cover such topics as developmental sequences of speech and language, choosing appropriate toys for preschool children and kindergarten readiness.

Pre-registration ended Oct. 28, but on-site registration is available on a space available basis.

For details, call 996-7762.

Group offers seminar in estate planning

The Placentia Human Services will host a presentation on estate planning by United California Business and Estate Planning, Inc. 11:30 a.m. Friday, Nov. 13, at the Placentia Senior Center, 143 S. Bradford Ave. Charlotte Smith will speak on how to avoid the cost of

Please see AROUND TOWN/22

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Drink Boxes

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BEFORE YOU BUY!.... **\$269,900**
 Yorba Linda. See this 4BR, 3BA home & you will be convinced it is a rare find. Main flr BR & family rm overlook sparkling solar heated pool & spa. JA 2087 (714) 998-7250

HONEY, I'M TIRED OF RENTING!....ORANGE **\$119,900**
 Best looking 2BR, 1.75BA condo. Incls washer & dryer. Very open & spacious w/vaulted ceilings, nice carpet, move-in condition. (714) 997-2410

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 \$3,750 down. 2BR, 2BA, overlooking pool. Offers cathedral ceilings, inside laundry. Sec.sys, new kitchen & more! (714) 997-2410

THE PRICE IS RIGHT, FHA!....NO. SANTA ANA **\$128,000**
 Terms - 4% down, plus closing. New paint in and out, roof, neutral carpet enhance this 2BR plus garage. Overlooks lovely greenbelt, leading to pool, spa, sauna. Walk to shopping, restaurants, easy freeway access w/o the noise! Ad # SE2283 (714) 998-7250

CLASSY CONDO....ANAHEIM **\$129,900**
 Decorators delight. 2BR, 2.5BA, new carpet & hardwood flooring, upgraded kitchen appliances. Garage, conv.to frwy's, shopping. Priced right. Ad # FE 2118 (714) 998-7250

4 YEAR OLD ADORABLE SFRI!....CORONA **\$132,000**
 3BR, 2BA, perfectly decorated home. C/a, frpl, 2-car att.garage, dog run. Perfect yard, excellent neighborhood. Divorce forces sale! (714) 997-2410

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 Delightful townhome w/extra large 2BR & vaulted ceilings. Large enclosed patio, nice area. Call now. (714) 997-2410

YOU'RE GONNA LOVE IT!....ORANGE **\$139,900**
 The nicest 3BR townhome in the area. Newer carpet & kitchen flooring. Lovely patio, 2-car enclosed garage. (714) 997-2410

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CAPTIVATING CONDO!....ANAHEIM **\$149,900**
 Want low price, 3BR, 2BA, gar, patio, 2 story, assoc. pools in perfect location? You got it! Jul2237 (714) 998-7250

GREAT BUY!....ANAHEIM **\$155,900**
 3BR home convenient to 91 frwy & local park. Remodel Ba, new gas stove, "butcher block" look countertop. Great back yard, block wall fence. 2-car garage. Ad # 7500 (714) 996-5400

PERFECT STARTER IN OLD TOWN ORANGE **\$159,900**
 2BR home on larger lot, rm to add on. Offers wood flooring, built-in China cabinet, more! Near college. (714) 997-2410

DON'T MISS THIS ONE!....LA HABRA **\$164,500**
 This beauty is ready for move in. Neutral & fresh interior, huge family kit, large rms. New roof, large yard w/play area. Perfect starter home. Walk to schools, shops & close to frwy. Ad # 9564 (714) 996-5400

GIVE AWAY AT \$169,000....FULLERTON **\$169,000**
 This beautiful 3BR, 1.75BA home has newly remodeled kitchen & baths. Won't last, it's a must see, call now. (714) 879-8182

LIVE & WORK IN ANAHEIM **\$175,000**
 Be a step away with this 3BR home. Commercial possibilities. Large patio slab & trees. Close to frwy's. OC2330(714) 998-7250

AVOCADO TREES (PLUS HOUSE)....FULLERTON **\$175,000**
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 This 3BR starter home has sparkling pool, new paint & carpet + cozy Ben Franklin stove. Superb deal for the \$. Ad # 9398 (714) 996-5400

BRICK PATIO - PERFECT FOR....LA HABRA **\$190,000**
 Entertaining or relaxing, flowers galore invite you to a garden setting. 3BR, 2BA, Gables unit w/dining & laundry rms. 2-car garage, approx. 1600 + sq ft. Ad # AU2265 (714) 998-7250

YOU OWE IT TO YOURSELF!....FULLERTON **\$192,500**
 To take a look at this vintage home centrally located nr the collage in Fullerton. Plenty of yard space, and convenient to local transportation. 3BR, 1BA & more! Ad # 9558 (714) 996-5400

SELLER'S MOVED TO FLORIDA!....NO. TUSTIN **\$195,000**
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GREAT VALUE IN FAMILY AREA....ORANGE **\$199,999**
 3BR, 2BA home in Villa Park school district. Walk to school. This home has loads of potential! (714) 997-2410

FALL IN LOVE!....ORANGE **\$208,850**
 With this like new, 3BR home. Features large family rm, vaulted ceilings & cozy frpl. Newer beige carpet & fresh. Priced to move. (714) 997-2410

LARGE HOME, SMALL PRICE....LA HABRA **\$209,900**
 Spacious custom built, 3BR, 2BA, family rm & inviting patio overlooking pool. Pride of ownership. Bargain!! (714) 879-8182

PRACTICALLY PERFECT....LA MIRADA **\$210,000**
 This 3BR home has it all + great neighborhood. Near golf course, completely re-decorated & clean as a pin. Hurry - this won't last! (714) 879-8182

WATCH THE SUNSET....ANAHEIM HILLS **\$214,900**
 From a secluded yard high in the hills. Spotless single story detached home, light & bright w/3BR's, cathedral ceilings & terrific upgrades! OC2329 (714) 998-7250

AMBIENCE OF COUNTRY LIVING....ANAHEIM **\$219,000**
 3BR, 1.75BA w/sep. guest house. Dramatic river rock front & beautiful landscaping. Large family rm leads to secluded yard w/bubbling spa. (714) 997-2410

CUSTOM SINGLE STORY BEAUTY....PLACENTIA **\$219,900**
 Dual frpl's enhance gracious living rm & roomy family rm. Large lot, rm for RV. Quality custom construction throughout. Convenient walk to all schools. (714) 879-8182

VERY LITTLE DOWN!....PLACENTIA **\$219,900**
 Obtain competitive financing w/as little down as 10% on this N.Placentia 4BR, single level home. Pool. # 9349(714) 996-5400

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BANK PROPERTY + POOL....YORBA LINDA **\$219,900**
 This 2BR, 2BA has a lovely dining rm, large kitchen, 2 master BR's. Plus pool, spa, covered patios & landscaping. Great buy! Many upgrades! Ad # 9571 (714) 996-5400

LOOK NO FURTHER!....YORBA LINDA **\$219,900**
 Beauty abounds in this great 3BR, 2BA home. CAC, large family rm w/built-in oak cabinets, stained glass window, French doors & large spa & gazebo. Ad # 9031 (714) 996-5400

HERE IT IS....FULLERTON **\$225,000**
 Spacious 3BR, 2BA, gated condominium community. Formal dining, frpl, 2-car att. garage. Assoc. pool & club house in Sunny Hills. (714) 879-8182

HONEY, STOP THE CAR!....YORBA LINDA **\$225,900**
 Sparkling clean 3BR, 1.75BA w/lots of upgrades. Like new, central air & appliances, hardwood flrs, plantation shutters & new garage door. Ad # 9576 (714) 996-5400

MOVE RIGHT IN!....PLACENTIA **\$226,900**
 Perfect single story, 3BR, 2BA + den home located on quiet cul-de-sac. Low maintenance yards w/dual patios. Schools + parks just steps away. (714) 879-8182

VACANT - DOLL HOUSE!....ANAHEIM HILLS **\$227,500**
 All new carpet, paint, stove, dishwasher, mini blinds, roll-up garage door just installed. This 3 BR, 1.75 BA charmer has a large beautifully landscaped yard with privacy and room for pool and play. Walk to all schools, shopping, close to park. Vacant and ready for move-in. OC2294 (714) 998-7250

FORECLOSURE! HURRY!....WESTMINSTER **\$231,000**
 Totally remodeled property. 4BR, 2BA, 2 story, 3-car garage. Lots of oak treatment, formal dining rm, family rm, eating area. Best buy! Hurry! (714) 879-8182

THE SEARCH HAS ENDED!....FULLERTON **\$233,900**
 East Fullerton ranch style hm, walk to schools. 3BR, 1.75BA, family rm w/frpl, wood flrs, large backyard w/cov. patio. (714) 879-8182

ROOM TO GROW YOUR FAMILY....YORBA LINDA **\$239,000**
 Lovely single story, large family rm w/French doors just added. Fresh & neutral decor, new paint in & out. Just under 1/4 acre w/RV. Landscaped w/palms, rocks & lots of color. Move in condition. Ad # 9410 (714) 996-5400

PEACEFUL CITY LIGHTS VIEW....ANAHEIM HILLS **\$239,000**
 Great home w/dramatic city lights & canyon view. Located at end of cul-de-sac, peaceful surroundings, nearby nature trails add to the enjoyment of this home. Ad # MA2196 (714) 998-7250

QUAINT HOME GREAT AREA....LA HABRA **\$239,000**
 This quaint home has 3BR, 2BA. Living rm, frpl, large din.rm, step saving kitchen. Nicely landscaped, quiet cul-de-sac. Exclusive area. (714) 879-8182

COMPLETELY UPGRADED!....FULLERTON **\$239,900**
 East Fullerton, Raymond Hills home. 3BR, 1.75BA, Berber carpet, plantation shutters, remodeled kitchen & baths. Skylights, large mstr w/walk-in closet. RV parking. (714) 879-8182

OWNER TRANSFERRED!....ANAHEIM HILLS **\$244,900**
 Beautiful 3BR, 2BA, single sty hm w/completely remodeled kitchen, all new carpet, paint, appliances & cent.air. Cul-de-sac lot w/huge RV parking. Private & quiet. 1800+ sq ft. #SE2277(714) 998-7250

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FULLERTON
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ORANGE
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YORBA LINDA
 (714) 996-5400



BEST BETS

Announcements

- **Calling all vets:** Knott's Berry Farm celebrates Veteran's Day with free admission for all veterans and their families on Nov. 12 and Nov. 13. A replica of the Vietnam Veteran's Memorial will be on display. For information, call 827-1776.
- **Right at home:** Those interested in home-improvement products are invited to the California Home Show next weekend at Anaheim Stadium, 2000 State College Blvd. For information, call 254-3100.
- **Sounds of autumn:** The Biola University Chorale will perform its Fall Concert Preview '92 on Nov. 13 at 8 p.m., in Crowell Hall at 13800 Biola Ave., La Mirada. For information, call (310) 903-4892.

- **Get some rhythm:** Orange County's newest rock club, the Rhythm Cafe, is now open for business at 3503 S. Harbor Blvd., four blocks north of the San Diego Freeway in Santa Ana. For lineup and information, call 556-2233.
- **Leader of the band:** Tonight Show bandleader Branford Marsalis will perform Nov. 21, at the Orange County Performing Arts Center. Tickets to see the tenor saxophonist run from \$16 to \$34. Call 740-2000.
- **Alumni detector:** Whittier resident Michael Walker has come up with the GLAD, the Graduate Locator and Director that helps high schools locate past students for reunions. For information, call (310) 941-2002.
- **Arty lecture:** Artist Theresa Pendlebury will lecture in Chapman University's Moulton Center, Room 167, on Nov. 19, at 7 p.m. Admission is free. For information, call 997-6607.

sity's Moulton Center, Room 167, on Nov. 19, at 7 p.m. Admission is free. For information, call 997-6607.

Auditions

- **Harmonious types needed:** The Orange Empire Chorus is looking for singers and harmonizers interested in barbershop quartet music. For information, call 871-7675.
- **Ahoy, all actors:** The Buena Park Civic Theater is currently holding auditions for performers interested in "Dames At Sea," slated for a Jan. 29 debut. For information, call 562-3844.

- **Young vocalists wanted:** The Orange County Youth Symphony Orchestra is still looking for singers and vocalists to participate in the 1992-93 music season. The group practices and performs in Berta Hall on the Chapman University campus. For information, call 535-3496.

■ **That old time religion:** An open casting call for singers and musicians interested in performing gospel and Christian music is being held this month. For more information, call 537-9446.

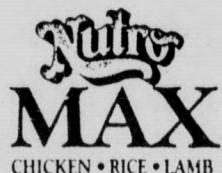
■ **Act in time:** The American Academy of Dramatic Arts in Pasadena will hold auditions for its two-year training program, Saturday afternoon, Nov. 14, and Wednesday evening, Nov. 18. For information, call (800) 222-2867.

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* fyi:Health, fitness, beauty



Great Smokeout

The predictions are staggering. The American Cancer Society estimates there will be 168,000 new cases of lung cancer and 146,000 cancer deaths in 1992. In addition, cigarette smoking is responsible for 90 percent of lung cancer cases among men and 79 percent among women.

To combat the mounting statistics, the society's Orange County Unit hopes smokers will take a breather Nov. 19 to participate in the 16th annual Great American Smokeout.

For more information about smoking, cancer and tips on quitting, call the American Cancer Society at (714) 556-7804.

Flu shot time

Influenza, a contagious respiratory disease which, when combined with pneumonia, ranks as the sixth-leading cause of death in the United States.

In a local prevention campaign, the American Lung Association of Orange County recommends high-risk individuals consult their physicians about immunizations before Nov. 15.

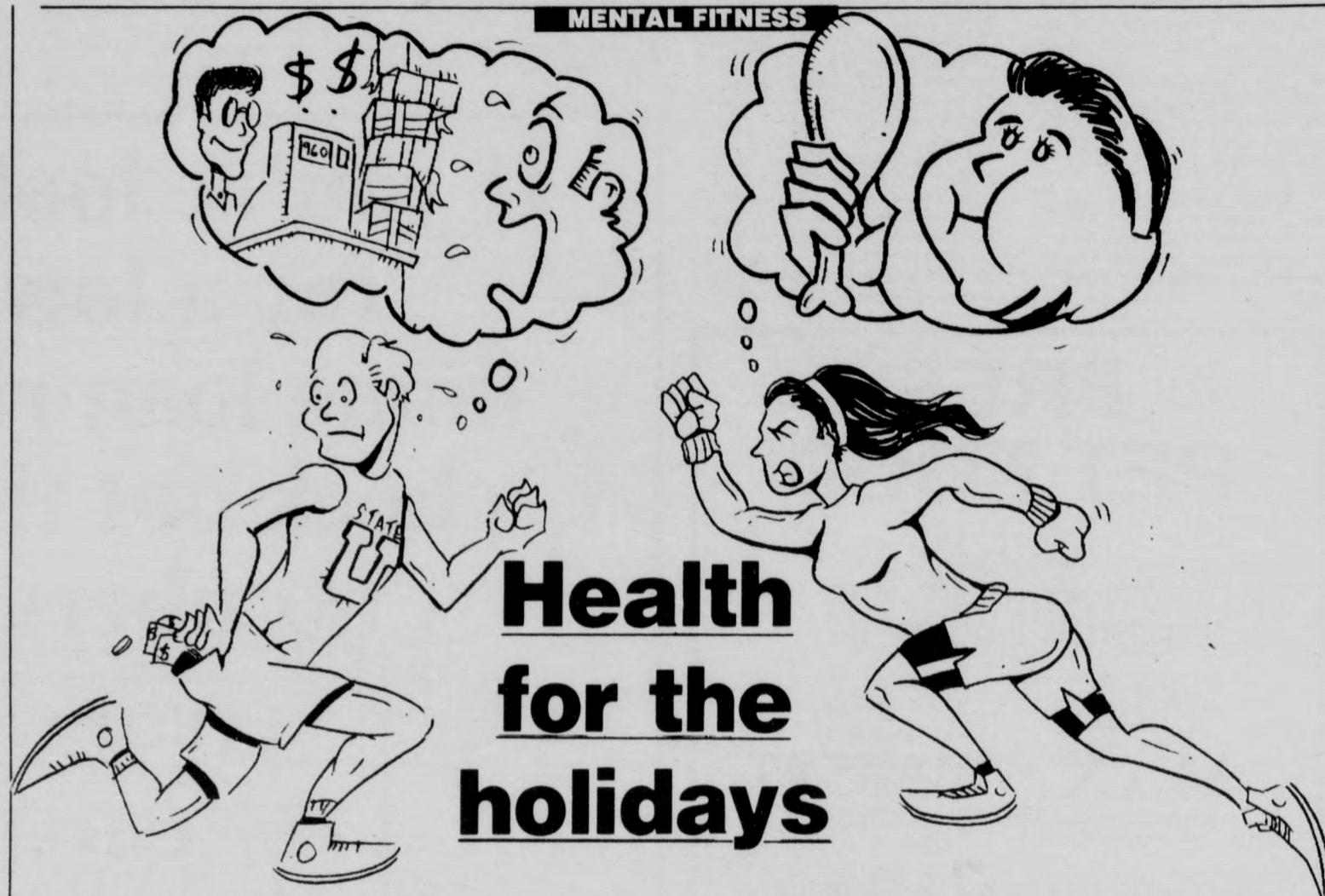
"This allows sufficient time for antibodies in the body to build up before the peak of the flu season," said Lung Association spokeswoman Pearl Jemison Smith.

Open house

Community Hospice Care of Orange County will celebrate its new location with an open house for health care professionals on Nov. 12 from 4 p.m. to 6 p.m. at 333 S. Anita Drive, Suite 950, Orange.

Since its inception in August 1990, the organization has provided services to more than 2,300 patients. The licensed Medicare and Medi-Cal certified hospice provider and home health care agency provides assistance in pain control, symptom management and an array of supportive services to individuals with life-limiting illnesses and their families.

For information, call (714) 921-CARE.



Health for the holidays

Experts say there are ways to get around seasonal depression

By Barbara Giasone
North County News

Retailers plugged into Christmas long before jack-o'-lanterns glowed on grocery shelves. For many September shoppers, the sight of twinkling lights and festooned gift counters sparked an emotional frenzy.

How could they exercise mental fitness with the thoughts of depleted family budgets, calorie-ridden buffets or even the loss of a loved one?

Psychiatrist Dorothy Savarirayan sympathizes. Some of her patients hit the depths of depression near holiday time. "It's almost as if they view themselves as helpless children without control. But there are measures which can help people get through the season."

Savarirayan, who is affiliated with Anaheim General and Yorba Hills hospitals, suggested those with panic disorders make their yule lists early, organize their shopping time before the crowds hit and invite a family member to go along for emotional support.

"At the same time, these people need to be assertive with their families if they don't want to attend large gatherings," Savarir-

ayan said.

She also recommended those with biological-related disorders, such as alcoholism and bulimia, avoid buffets and office drinking bashes.

"Although I can safeguard some of my patients with medication, it's easier for them to avoid situations altogether that are hard to control," Savarirayan said.

Licensed social worker Mary Kish teaches a six-week "Making It Through the Holidays" class for the bereaved at St. Jude Hospice in Fullerton. She suggested those who have lost a loved one through death or divorce should evaluate each holiday activity.

"You should not attend gatherings if you feel conflict with old hurts and pains. Sometimes we need time out from being an emotional volleyball and let others care for us," Kish said.

"Look toward making memorials," she added. "Arrange a special time to dedicate the memory of a loved one with a toast, the lighting of a candelabrum or maybe even the placement of a rose at a special place at the holiday table."

"Not only does this help the grieving person, but everyone recognizes the loss and can par-

ticipate in a new tradition," Kish said.

Kish emphasized the need to open up to new possibilities rather than to pain. "Forget having to wear yourself out shopping. Give grandchildren a handmade ticket for a special day, say at Knott's, that's redeemable at their pleasure."

Richard Jacobson, a marshal at Dad Miller Golf Course in Anaheim, discovered grief support groups were his saving grace after his wife of 40 years died in 1991. "I kept busy, redecorated the house in my image and shared my grief with others."

When the holidays rolled around, Jacobson decided to take his wife's Christmas list and mail cards announcing her death. His late wife's cousin responded that she, too, had lost her spouse. She also had two tickets to the symphony. Jacobson married the cousin last September.

In addition to advice from the medical community, scientists warn holiday celebrants that some forms of holiday blues are directly attributed to decreased sunlight.

Ten million Americans are estimated to suffer from moodiness or depression due to Seasonal Affective Disorder (SAD). Recent

attendees at the Light Symposium Foundation Conference learned that light helps set the body's chemistry and temperature. Without it, serotonin, a brain chemical, cannot be produced. Serotonin induces the feelings of calmness and happiness.

Scientists are now experimenting with different light intensities and timing of exposures to natural and artificial light sources. Most recommend a common sense and healthy approach to the condition: more time outdoors during daylight hours.

Coping with the holidays has long been a sermon topic in the religious community. Michael Landreth, senior pastor at Canyon Hills Presbyterian Church in Anaheim Hills, recently offered guidelines for grappling with the stressful season:

- Remember the point of the season — that it is what was given to us and not what we give to each other.
- We don't prove love by purchasing what we can't afford. Besides that, the only worthwhile gift is the easiest to give: the giving of ourselves.
- First, a community, sing songs, be together. It's a chance to unwind.

* fyi: Health, fitness, beauty

Geriatric shortage worrisome

By Matilda Charles
King Features Syndicate

It doesn't make much sense. The "it" I refer to is the current shortage of doctors trained in geriatrics and the perceived shortage that will continue in the years ahead, even though the population will contain an increasingly larger number of older people.

According to an article in the July issue of McKnight's Long-Term Care News, the United States needs, right now, 20,000 physicians trained in geriatrics to serve some 30 million older folks. However, only 4,084 M.D.s have this training.

What worries many health authorities is that the prospects for more doctors to come into the field is bleak because there aren't enough academic leaders to train them.

This bodes not very well for older folks. They're already largely underserved, although their medical

SENIOR SERVICE LINE

expenses continue to rise. As their numbers increase, and the usual complement of health problems associated with aging also increase, the competition for trained doctors will be frighteningly fierce.

Many of the younger doctors who could begin to fill the gap, reportedly prefer other specialties, any one of which is seen as more lucrative than geriatrics.

An attendant at a nursing home told me, "The doctors don't seem comfortable with older people and that's a shame. I want to tell them that someday they'll get old, or ask them how would they feel if their grandmother needed a doctor and couldn't get one that knew how to help her."

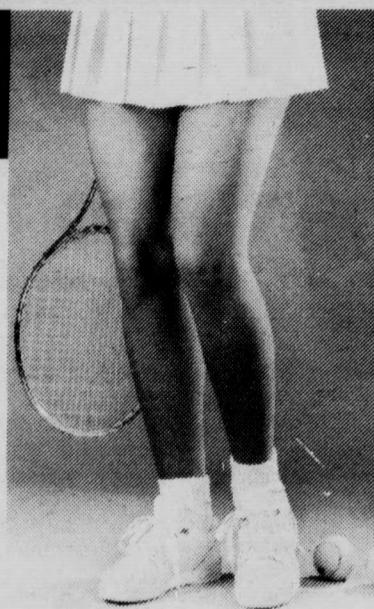
Your comments, as usual, are welcome. Write me, c/o this news-

paper, 1771 S. Lewis St., Anaheim, 92805.

Sunscreen alert: The magazine IM — Internal Medicine, warns older folks to be careful when using sunscreens.

The article states that for older people who get very little sun and don't get enough vitamin D in their diets, use of sunscreen products might prove dangerous. Specifically, the article states that this could be one of several factors that, when combined with the normal decline in vitamin D synthesis because of age, could cause osteoporosis and hip fractures.

(Note: Vitamin D is found in various foods including the liver oils of many types of fish. It's also found in foods that are high in cholesterol and might have to be avoided by many people. Before changing your diet, and before taking a vitamin supplement, check with your doctor.

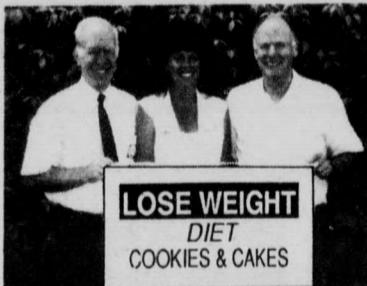


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* fyi:Health, fitness, beauty

Women also have facial hair

By Dr. Lawrence E. Lamb
King Features Syndicate

Dear Dr. Lamb: I am a 21-year-old female. For the last two years, I've had hair growth on my face and neck. It's really frustrating. I've used depilatories and shaved, which only made it worse. I've had no medical problems. I'm still very young. Is this something I'm going to have to live with, or do I have some options?

Dear reader: Women have as much or more hair on their faces as men. The fine hair is essentially invisible. At puberty, the high testosterone levels in males cause the fine hair shaft to lengthen and become coarse, producing the male beard. Since females do not have that high level of testosterone, the facial hair remains about like it was before puberty. Then at the

ASK DR. LAMB

time of the menopause, the hormone balance in the female is altered and the invisible hair or fuzz becomes more prominent.

Inherited characteristics are important. Some ethnic groups in particular are prone to more prominent body hair, such as hair on the legs and arms, than others. Visible hair on the upper lip is common.

It is now believed that hormones, added to the genetic pattern, are the cause. Increased levels of free testosterone have been identified with more sophisticated tests. Just measuring the testosterone in the blood is not sufficient to determine the cause. This is the basis for using spironolactone (Aldactone), commonly used to treat high blood

pressure. It has an anti-androgen (anti-male hormone) action. Cyproterone acetate is also used because it blocks the binding of dihydrotestosterone to hair follicle cells.

I am sending you a free copy of Special Report 107-WS, Hirsutism: Women's Excess Hair, for more details. Others who want this special report can send \$3 with a long, stamped (52 cents), self-addressed envelope for it to The Health Letter/107-WS, P.O. Box 5537, Riveron, N.J. 08077.

You need to see your doctor for an evaluation. Some women have increased hair from the type of birth control pill they use — probably from the progestins in it versus the amount of estrogenic compounds. Other birth control pills actually help prevent the problem.

Problem not losing, but keeping weight off

By Judith Sheldon
King Features Syndicate

With few exceptions, almost anyone wishing to lose weight, can. The problem for many people, however, is keeping the weight off. All too often, the weight is not only regained, but more poundage comes back than was shed.

This was the finding in the July/August, 1992 issue of "Food Insight" regarding a study done by a 13-member panel of obesity, metabolic and other experts who were brought together by the National Institutes of Health (NIH) which examined the "how-to" of voluntary weight loss and control.

So, what can be done for people who want to keep the weight off,

HEALTH AND NUTRITION

but doomed to a life of yo-yo dieting?

John Foreyt, Ph.D., director of the Nutrition Research Clinic at Houston's Baylor College of Medicine, offers the following advise for weight management based on his 20 years of working with overweight clients:

1. Regular physical activity. Exercise increases caloric expenditure, and also increases feelings of well-being and perceived energy level. There's also some evidence that exercise can help regulate appetite.

Early admissions before surgery is very valuable

By Lester L. Coleman, M.D.
King Features Syndicate

Q: I was recently hospitalized for a minor operation. I remained there for three days after surgery. An intern said I might have gone home a day earlier. I don't understand why I had to go into the hospital two days before an operation and waste all that time and money and then be kept a day longer than necessary.

A: The first reaction of patients is that it is a "waste of time" to be admitted to a hospital 48 hours before surgery. As a matter of fact, not only are these two days not a waste of time, but actually they are exceedingly valuable, because they ensure greater safety and a shorter convalescent period.

There are situations that unex-

pectedly arise in the operating room. Although these are infrequent, they do demand emergency care, and that care is predicated on the laboratory work that was done during those two "wasted days."

There are many valid reasons for being admitted a day or two in advance of surgery. X-rays of the chest, electrocardiogram, blood chemistry studies must all be known should any such unexpected complication arise. Blood typing and blood grouping are done in advance, especially when there is any known possibility that a transfusion may be necessary.

YOUR HEALTH

Noise has emerged as most common cause of hearing loss

You may exercise for a fit body or read to keep your mind fit, but when was the last time you thought about how fit your hearing is?

"Our noisy society takes its toll on our hearing every day," explains William Jay Schenk, of Beltone Hearing Center in Fullerton.

"Most of the time, we cope with noise by turning up the radio, or talking a little louder. But instead of helping ourselves, we're really making things worse," he said.

Noise has emerged as the single

greatest cause of hearing loss in the U.S., affecting more (and younger) people every year. According to the American Speech-Language and Hearing Society, more than 40 million Americans live, work or play amid noise that is damaging to our hearing.

For more information, get a free copy of the booklet "Noise and Your Hearing," or schedule a free baseline audiogram during Hearing Fitness Month by calling the Beltone Hearing Center at (714) 871-0632.

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Stepping Out

TELEVISION

HOT TICKET

Comedy club begins inaugural food drive

The Brea Improv will hold a food drive through November.

From Sunday through Thursday, anyone bringing two cans of food to the club at 945 E. Birch St., Suite A, will be allowed in free of charge. The items will then be donated to a local food bank.

For information call Orange County Cares at 771-1343, or the Brea Improv at 529-7878.

Mariachis to perform at brunch and dinner

Following last week's appearance by the all-female "Las Perlitas" mariachi band, Tlaquepaque Mexican restaurant and bakery, 111 W. Santa Fe Ave., gets back in gear with its regular mariachi shows.

Mariachi musicians stroll throughout the grounds at brunch and dinner on Fridays and Sunday, and again on Saturday nights.

For more information, call 528-8515.

Ebell Club will offer C&W dance lessons

Country-and-western dance lessons are now being offered at the Ebell Club, 313 Laguna, in Fullerton.

Instructors teach the latest C&W dance steps, including beginning, line-dance, country swing, the two-step and more.

For information, call (310) 372-6493.

Garden writer lecture to benefit arboretum

On Sunday afternoon, garden writer and photographer Derek Fell lectures on "color harmonies in the work of Impressionist painters" at the Ruby Gerontology Center on the Cal State Fullerton campus.

For information, call 773-3579.

Dixie sounds will fill Fullerton College air

An evening of Dixieland jazz from Richard Cruz and the Lemon Street Stompers, the Dixie Dudes and Swing Savant will be performed Nov. 13 at the Fullerton College Campus Theater.

"Passing the Torch" begins at 8 p.m.

For information, call 871-8101.



WALLY! WALLY!

County's No. 1 conservative keeps his cool in the 'Hot Seat'

By Brian Wilcher
Special to The North County News

Wally George: To those who've seen his weekly syndicated talk show, the name is synonymous with conservatism.

Since 1982, the host has been baiting and berating "liberal lunatics" and people whose views fall outside the Republican Party creed on his "Hot Seat with Wally George" television show, produced in Anaheim at KDOC/Channel 56.

George rode the crest of a patriotic wave that engulfed the nation during Ronald Reagan's presidency, emerging from obscurity to become the unofficial spokesman for, all things, Right.

George Bush's regime has done nothing to stem the tide. A new "Hot Seat with Wally George" show is televised each Saturday night at 11 o'clock, with highlights presented weekdays at 4:30 p.m.

Moreover, last year George signed a deal with the Channel America network that now has him beamed into 156 U.S. and foreign cities.

In turning himself into a symbol of conservative Orange Coun-

ty, this slim demagogic show-business veteran has influenced television profoundly.

His confrontational interviewing style — he calls guests jerks, idiots and lunatics, tells them to shut up and ejects them when they irritate him *just* the right way — has spawned a legion of imitators from Morton Downey Jr. to Geraldo Rivera to Rush Limbaugh, the conservative camp's newest darling.

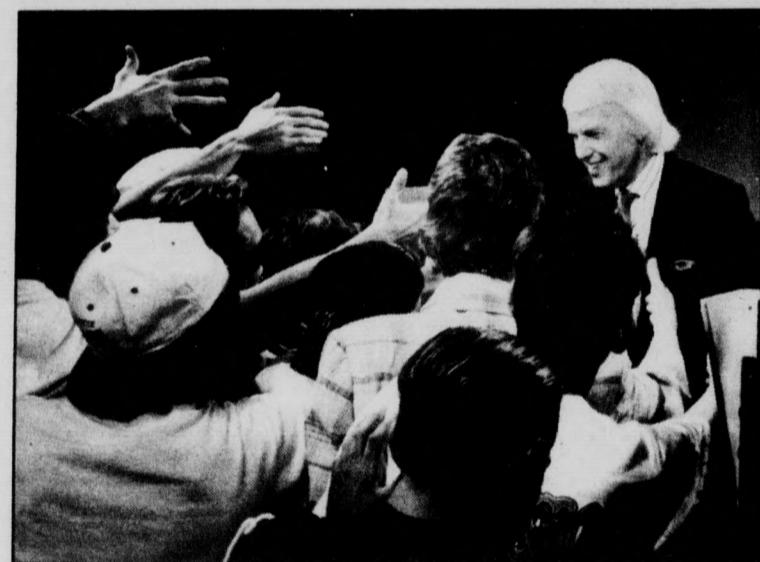
George has a strong sense of his contribution.

"When I went on the air 10 years ago, there was nobody doing what I was doing," he said recently. "A lot of people were afraid of my show."

The "Hot Seat" seed was sown in 1981 when actor Pat Boone told George he planned to open a television station in Orange County. George was working in Los Angeles at the time, producing former mayor Sam Yorty's show for KCOP.

"Pat and I had been friends since my days as a disc jockey," said George, who as a 14-year-old apprenticed at a Glendale radio station before moving on to play on the "Ozzie and Harriet Show."

"I had produced and co-hosted it after Sam left office. After



Jack Hancock North County News
Wally George's "Hot Seat" airs at 11 p.m. Saturdays on KDOC, Channel 56. Since 1982, the county's symbol of conservatism has been baiting and berating "liberal lunatics" and people whose views fall outside the Republican Party creed. After a show, George receives plenty of congratulatory handshakes from his young audience members.

about six years, Sam began to get quite old, and the station decided I should take over. I did the Wally George show there for a couple of years.

"When Pat called, he told me: 'You're so conservative on your show, you'd be great down here.' It was a big career decision. I wasn't sure how the station would be or how long it would last, but I didn't have the control I wanted at KCOP."

"Pat promised me the artistic freedom he knew I wanted."

Boone allowed George to produce a show that in retrospect was the model for many of today's free-wheeling, confrontational offerings.

"(Former NBC executive) Fred Silverman told me a few years ago that I set the gears in motion for people like Geraldo,"

George said. "They watched my show, and used aspects of it for their own."

Years before Rivera had his nose broken in a skirmish involving avowed racist John Metzger, Nazi skinheads and their detractors, a similar incident occurred when Tom Metzger (John's father) and Jewish Defense League head Irv Rubin appeared on "Hot Seat."

"During a break, some of the American Nazi Party people got into it with the JDL people in the audience," George recalled.

"Fisticuffs actually broke out, and we had to call the Anaheim Police."

While Rivera has clearly found his own voice, one man borrowed unabashedly from George.

Please see WALLY/30

CURTAIN CALL

Cast vaults Vanguard production to front

By Peggy O'Hara
Correspondent

Three remarkable actresses benefitting from Dan Rosenblatt's sensitive direction make "Agnes of God" a passionate theatrical experience.

Fullerton's Vanguard Theatre Ensemble scores another success with this provocative mystery play. "Agnes of God" continues through Nov. 21 at the venue, 699-A S. State College Blvd.

Exploring the nature of faith and hunger for miracles in the modern world, "Agnes of God" asks many questions:

Is there such a thing as a virgin birth? Who impregnated the young, innocent nun? Who killed the baby? Is the nun possessed by the Holy Ghost or the Devil?

Playwright John Pielmeier has written some emotionally charged scenes in this drama, which under lesser care could have resulted in a melodramatic malaise.

But powerful and convincing performances from Gail Godwin, Joyce Eriksen and Tamara Mello make the drama an emotional and riveting experience.

Here's the story:

A naive and pregnant young nun bears a child, unbeknownst to the others in her convent. When a murdered baby is found in a wastebasket, the young nun denies any recollection of the crime. The court appoints a psychiatrist to determine if the nun is competent to stand trial.

The Mother Superior declares the young nun innocent and appoints herself guardian of her interest.

Godwin's compassionate, neurotic, sometimes sardonic portrayal of the chain-smoking psychiatrist is brilliantly etched.

As Mother Superior, Joyce Eriksen is a fussy, stubborn, earthy, sometimes humorous, always devoted servant of God. She claims she "can smell an ex-Catholic a mile away." The characters engage in a running debate on Catholicism and faith versus science, with the young nun as the focal point.

With the virginal face of a child, Tamara Mello looks, moves and speaks with the simplicity of innocence. From her first calm appearance to the throes of hysteria —

blood gushing from her hands and childbirth — she gives an extraordinary performance.

Using a thrust stage arrangement, the simple but effective set by Davas Bilanski, lighting by Virginia Lynn Rudolph, and the lovely classical music provide the ideal site for this "Agnes of God."

Executive producer Kevin Arata, his co-founder of the Vanguard, Terry Gunkel, and the entire staff have again succeeded in their intention to bring quality theatre to North Orange County.

For tickets and information, call 526-8007.

Another unique experience is offered by the Vanguard New Playwrights' Forum, next Monday 7 p.m. Staged readings of two new plays by Orange County writers

with open forum discussion afterwards is planned. Admission is free.

"Crimes of the Heart" opened Cal State Fullerton's theater department season last month. Now the "The Boy Friend" proves the versatility and talent of both the theater and dance department.

This current production, ending Sunday, is a saucy stylish spoof on the musicals of the Roaring '20s.

Keys to the success of this fun-filled production are: Dean Hess' imaginative staging; Lara Teeter's wonderfully nostalgic choreography; Abel Zeballos crayon-colored costuming; and the contributions of a gifted zestful student-cast.

Kim Bueno is perfect as Polly,

the flapper heiress who finally finds a boy friend.

All the young ladies at the finishing school are cute and faithful to the style. But Erin M. McNally is something special. Combining a Shirley Temple talent of dance, dimples and great googly eyes, she is bewitching.

Helen Whatley's mistress is confident and charming, her voice pure and true. Wichasta Reese's Hortense belts with clever comic timing. The young men are handsome swains. Assistant choreographer Brian Bon display his awesome talent.

The music captures the essence of the '20s rhythms and melodies, with the lyrics rhyming perfectly — as all good lyrics once did:

"It's Never Too Late to Fall in Love," "Won't You Charleston With Me" and "I Could Be Happy With You" are all jazzy satires on Noel Coward and Cole Porter.

"The Boy Friend" is an amiable, buoyant and funny musical. It's also a lovely way to spend an evening or matinee.

Call 773-3371 for tickets. It closes this Sunday.

FILM

No one laughing at 'Giggles'

By Larry Katz
Correspondent

To put it mildly: The new movie "Dr. Giggles" has none.

Though it tries to extract laughs from a bizarre plot, this doctor-

patient-lunatic film fails miserably. In fact, there is failure at every turn.

"Dr. Giggles" stars Larry

Please see FILM/29

FOR KIDS

Theater group examines American hero

By Tim Dermody
Features editor

Few characters in literature are as endearing or enduring as Tom Sawyer, a sort of charming,

smarty-pants American every-boy who, in the course of some 300 brilliantly crafted pages, foils and outlasts authority, societal constraints and, indeed, even adulthood.

Author Mark Twain created a Tom Sawyer that, 150 years later, remains one of the book world's most compelling, vibrant and stirring.

Please see MUSICAL/29

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MUSICAL: Takes look at 'Tom Sawyer'

FROM 28

ring personalities. Kids love him. Adolescents relate to him. Adults revel in his puckish nature.

Tom Sawyer goes barefoot, skips school, sneaks smokes, pulls pig-tails and generally engages in all types of misbehavior and misadventure.

His long, lazy days on the Mississippi River excite and titillate the kid in all of us, while his bold and courageous experience in the cave represents one of literature's most gripping chapters.

Even though most readers don't realize it, Twain filled his book, "The Adventures of Tom Sawyer," with several little morality plays, most of which go undetected under

"By presenting programs that enrich a student's learning experience through live, interactive theater, the National Theater for Children has become a major teaching tool for educators nationwide."

Andrea Christian

President
National Theater for Children

the author's light-handed and light-hearted treatment.

Nonetheless, everyone can learn from Mark Twain and Tom Sawyer.

The California-based National Theater for Children recognizes this fact, and that's why they will stage, "Tom Sawyer," on Tues-

day, Nov. 17, at Anaheim's Celebrity Theater. There are two shows, at 10 a.m., and 12:15 p.m.

Because many educators use the production to introduce students to literature and the theater arts, area teachers are being encouraged to bring their own charges to the Celebrity on Nov. 17.

DINING

Pharaoh's: Customers treated like kings

By Steve Creech
North County News

The flickering image of a belly dancer graces a television set at the back of Pharaoh's.

Selim Selim, owner of Orange County's only Egyptian-themed restaurant, insists the program is not an expensive satellite hookup from some faraway Mideastern

cable station, but rather a videotape he plays to set a mood.

Next, he takes the orders of two customers — "the tomato soup is very good," he says — and trots off to prepare their food.

In a time when restaurateurs are more concerned with crunching numbers than worrying about the quality and delivery of food, Selim

is a treat directly off the Cairo Express.

He meets you, greets you and asks what you like to eat.

If he doesn't have it on the menu — he'll improvise. If it's a little off-beat — no problem.

"Egyptian food is more a combination of things," says Selim, 45, a

Please see DINING/30

FILM:

FROM 28

Drake, who is so good as the mildly retarded Benny, the indomitable office worker on television's "L.A. Law." In "Dr. Giggles," the rather large Drake plays Dr. Evan Rendel.

Rendel's childhood is full of disappointment and, indeed, pain: He has a mother plagued by heart problems and a doctor father who is unable to cure or help her.

The character's mental problems are so overwhelming that Rendel eventually lands in an insane asylum.

Years later, Rendel escapes from that same mental hospital and, surprise, surprise, returns to his little hometown of Moorehigh. Haven't we seen this somewhere before? Like in a million horror flicks examining mental patients?

After moving back and setting up practice as a medical doctor, Rendel soon discovers a teenage girl with heart trouble and immediately plans to perform a transplant on her.

Before that, however, he kills everyone in sight, just to find an appropriate heart.

"Dr. Giggles" is seamy and not the least bit attractive. Its use of oversized medical tools as props goes absolutely nowhere. Just about every doctor cliche in the book is tried here. All fall flat.

In truth, the movie enjoys only one funny scene. As Drake tells someone he is about to engage in the activity that doctors do best, the camera smugly pans to a set of golf clubs.

"By presenting programs that enrich a student's learning experience through live, interactive theater, the National Theater for Children has become a major teaching tool for educators nationwide," said NTC president Andrea Christian.

But you don't have to be a teacher or student to enjoy Tom Sawyer, because all productions are open to the public.

"Tom Sawyer" features a large, professional cast, vivid costuming and set, stunning special effects and splashy, colorful musical productions.

Children can to participate and

interact with the actors during the performance, and they are invited to remain afterward to meet the cast, converse and discuss the story.

Now celebrating its 14th season, the National Theater for Children non-profit group is based in San Diego. Its goal is to introduce students to literature and theater arts.

For information on "Tom Sawyer" and other NTC productions, call toll free, (800) 245-4603.

If you need additional information, call the Celebrity Theater, 201 E. Broadway, Anaheim, at 999-9536.

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WALLY: Conservative host rails for right-wing point of view

FROM 27

"Morton Downey Jr. stole my show," George said, punctuating his claim with more pride than malice. "But his problem was that he went too far."

Though George regularly ridicules guests, he stops short of using the personal indignities that led to Downey's demise.

The newest of George's conservative progeny to find a place on the airwaves is puffy radio and television talk-show host Rush Limbaugh, who George says is also, "doing a lot of the stuff I've been doing for years."

"Rush has said that he is primarily an entertainer," George said. "My show, from the moment it went on the air, has been entertainment mixed with politics. I've always said I'm a showman first."

The studio audience, comprised primarily of boisterous, yet patient, teen-agers — they begin lining up two hours before taping every Wednesday — comes to see Wally perform.

"When I went on the air 10 years ago, there was nobody doing what I was doing. A lot of people were afraid of my show."

Wally George
Conservative talk-show host

"If I conducted the show like William F. Buckley, I wouldn't be attracting these kids," George said. "The kids come down because it's a fun show."

George claims the viewing audience differs greatly from the rowdy Orange County types who crowd into the small Anaheim studio and chant "Wallee! Wallee! Wallee!" each week.

"People are very mistaken when they think the people they see in my studio audience are the ones who watch my show," he said. "Ninety percent of my mail comes from working people. I get very few letters from young kids."

If America's working class iden-

tifies with George, it's because he is one of them.

His modest office cubicle is littered with tapes of "Hot Seat" and decorated with gifts from fans.

George has not missed a weekly taping since the show started. He filmed the week of his wedding to his third wife (and producer) Janice five years ago, and when their daughter Holly was born in 1990.

The supermarket tabloids detailed George's estranged relationship with his daughter, actress Rebecca DeMornay, in several articles earlier this year. George, who normally declines to speak about the subject, told national radio talk-show host Howard Stern sev-

eral months ago that his daughter's liberal Hollywood friends continually discourage her from reconciling with him.

George says he takes his message to college campuses, where, he says, more often than not the student body is receptive to his views.

"I think a lot of people think that the majority of college students are a bunch of left-wing, liberal, radical idiots who don't care about their country, and I find that to be exactly the opposite," George said.

"When I get up and speak about how we need to get behind this great country of ours, they chant and wave American flags. It's great."

Though George has enjoyed success over the last decade, with the Reagan years closed and the shifting toward a more liberal national view, one wonders what the next decade holds in store for the conservative hero.

"I can see myself doing this for at least another five years, maybe longer," he said. "The format I have can go on forever. I find I have new generations discovering me all the time."

"(A Democratic White House) would definitely give my show a change of pace. Since I've been on the air, I've been defending the administration. With a Democrat, I change. I become the watchdog for America."

DINING: The theme is Egyptian

FROM 29

former student at the Cairo Culinary School where he studied French cuisine.

"That's why I call it as something international. It can be a little bit French, Italian and Armenian."

Indeed, Selim, who performs his one-man show every weekday from 11 a.m. until 3 p.m., puts his culinary skills to work in a variety of ways.

He prefers to dabble in the spicier side of Armenia and the saucier side of France, crafting traditional plates such as stuffed grape leaves, Bhata Ghanough and Piccata Madere.

The Bhata is a tender baked eggplant blended with Tahini, a sauce made from sesame seed oil, and the piccata takes thinly sliced beef and covers it with a light Madeira wine sauce.

Hamos, a popular Middle Eastern dipping sauce is also served, although it lacked some of the tanginess found usually in the dish.

Pharaoh's Chicken, a lunchtime special, is marinated in Middle Eastern herbs and spices then slow roasted.

All lunch items are moderately

priced, including a filet mignon shish kabob, and shawarma sandwiches.

Selim, who opened the tiny restaurant in 1989, tries to infuse his creations with a touch of health consciousness by grilling vegeta-

bles and meats and serving a variety of teas.

Pharaoh's is located at 1841 E. Chapman Ave., Orange. Hours are as follows: lunch — 11 a.m. until 3 p.m.; dinner — 5 p.m. until 11 p.m. Phone and delivery orders are accepted. Most entrees are under \$10.

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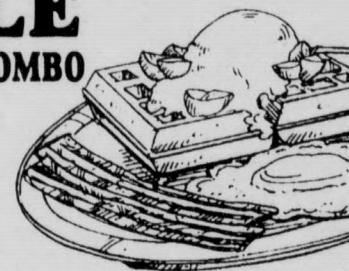
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Sports

PREP FOOTBALL

SPORTS SHORTS

California Baseball Academy's Cecil Fielder camp will be held Dec. 26-30 at El Dorado High.

Players ages 8-17 are invited to attend. Golden Hawks coach Steve Gullotti will have an abundance of instructors on hand.

Each player will receive a photo with Fielder and other items for participating.

Call 524-1149 for more information.

Tynes Gym opens its doors 6-10 p.m. Monday and Wednesday evenings for recreational volleyball league games. On Tuesday and Thursday, from 6-10 p.m., recreational basketball games can be played.

Oberle Gym, 974 S. Melrose, offers recreation basketball 6-10 p.m. Monday-Friday.

The Placentia/Yorba Linda YMCA still has many classes available for youths and adults in Yorba Linda.

Swimming, gymnastics, volleyball and others are offered. Fees vary between residents and non-residents.

Call 777-9622 for information.

Rod Carew's baseball camp, organized by Esperanza High baseball coach Mike Curran, will feature hitting, fielding, pitching and catching fundamentals Dec. 20-23 at Esperanza.

Players ages 8-18 are encouraged to attend. Registration fee is \$195 for four days.

Call 993-6120 for details.

Swim Team of Placentia (STOP) opened its US Swim Team to the Masters Program, designed for swimmers 19 and up, in October.

Like the younger STOP swim events, masters meets are separated into age group divisions during competition.

There are already masters teams in Costa Mesa, Irvine, Long Beach and other southern California areas.

All adult swimmers are invited to the team, which is an excellent fitness program. Workouts are scheduled for Monday, Wednesday and Friday from 7:10-9:15 p.m.

Cost is \$25 monthly, along with an annual US Swim (formerly AAU) fee of \$25. The fee includes pool time and coaching by Valencia High coach Dwight Osborne, an accredited US Swim Team coach.

Competitions will be held soon. For information, call Osborne at 680-6689.



Dave Yoder/Orange County Register

Receiver Jermaine Gray of Valencia eludes the grasp of an Anaheim High tackler during last Friday's game at Glover Stadium.

Tigers regroup after one-sided loss

Valencia looking up at Anaheim

By Rusty Evans
North County News

The Valencia High football team has had its ups and downs this season, but unless the Tigers win another CIF championship, last week's loss to Anaheim may be the game most vividly remembered.

In Valencia's 31-3 loss to El Dorado in the third week of the season,

the Tigers at least played well in the first half, according to Coach Mike Marrujo.

But Anaheim dominated Valencia the entire game in a 31-0 blowout at Glover Stadium, dropping the Tigers to 5-3 overall and into a tie for second place with Western.

With two games left on the schedule, the Tigers will try to regain some of the momentum provided by a four-game win streak coming into the Anaheim game. In addition, it is still possible for Valencia to win a share of the league championship and go as the Orange League's No. 1 team into the CIF Southern Section Division VI playoffs.

The situation is this: If Western beats Magnolia Friday and then

defeats Anaheim next week, it will be 4-1. If Valencia beats Savanna and Magnolia in its final two games, it will be 4-1. If Anaheim beats Brea Olinda tonight and then loses to Western next week, it will be 4-1.

If all three finish 4-1, they will be co-champions of the league (Valencia defeated Western, Western defeated Anaheim, Anaheim defeated Valencia) and a coin toss will designate playoff position.

So while Valencia has dropped into a tie for second place with Western at 2-1, the Tigers must focus on taking care of their own schedule and hope for an Anaheim loss to either Brea or Western.

Marrujo will again be across the field from one of his disciples in

Savanna coach Fred DiPalma, after facing an Anaheim team coached by former Valencia assistant Todd Borowski.

Savanna had an up-and-down preseason, entering league play with a 3-2 record.

But since then, the Rebels have gone 0-2-1, losing to Western and Anaheim and then salvaging only a tie with Magnolia last week, a team that has not won a game all year.

Savanna has some talented people at the skill positions. Junior quarterback Paul Waldrop has been the Rebels' most dangerous weapon, passing for more than 1,100 yards.

Please see TIGERS/32

PREP FOOTBALL

Hawks prepared to take next step

By Lance Pugmire
North County News

El Dorado High's football team passed its character check last week by using a 20-point fourth quarter to handle winless Loara, 30-13.

This week, the Golden Hawks go after their playoff check.

After enduring the nervousness of qualifying for a wild-card berth in the CIF Southern Section Division III playoffs with a 5-5 record last year, El Dorado (7-1 overall, 2-1 in league) can clinch a playoff bid outright Friday if it defeats Cypress in a 7:30 p.m. contest at Valencia's Bradford Stadium.

Cypress (4-4, 1-2) was routed by Katella, 30-7, last Thursday. El Dorado defeated Katella, 17-7, in its league opener.

"Sizewise, they have good athletes and they're capable of winning," said El Dorado coach Rick Jones.

The Centurions didn't have the look of a potential upset winner against Katella, surrendering 300 yards rushing while being limited to only three third-quarter offensive plays.

For El Dorado, the victory over Loara was important in helping to restore any confidence lost the week before when undefeated and No. 1 ranked Los Alamitos manhandled the Golden Hawks, 41-0.

"It was a pretty good character check for our kids," Jones said. "They did what they had to do after the tough loss to Los Al and went out to win."

Jones emphasized tackling in the Golden Hawks' workouts leading up to the Loara game.

"We got back to basics and focused on doing what we do well," Jones said.

TIGERS: Trying to regroup

FROM 31

Waldrop's favorite receiver, Rani Kahouch, has caught 26 passes for 487 yards and six touchdowns.

The Savanna backfield tandem of Daven King and Marlon Scott have combined for 829 yards rushing.

But that offense cannot keep up with what the Rebels defense gives up. Each of Savanna's eight opponents has scored in double figures, and at a clip of 23.5 points per game.

The 31 points scored by Anaheim ties a season-high by a Valencia opponent (El Dorado is the other), and it is the second time the Tigers have been shut out (Servite also did it, 14-0).

EL DORADO INDIVIDUAL STATISTICS					
Rushing	Att.	Yd.	YPC	TD	
Molnar	74	446	6.0	6	
Frost	68	365	5.4	4	
D'Brittis	45	157	3.5	1	
Reyes	14	78	5.6	1	
Coner	13	41	3.2	0	
Abdullah	2	5	2.5	0	
Flores	1	3	3.0	0	
Roy	1	-1	-1.0	0	
Beck	47	66	-1.4	1	
TOTALS	265	1028	3.9	13	
Passing	Cm.	At.	Yd.	Int.	TD
Beck	70	118	999	2	6
Rogers	2	2	16	0	1
TOTALS	74	120	1015	2	7
Receiving	Rec.	Yd.	YPR	TD	
Moore	26	369	14.2	2	
Haynes	24	357	14.9	5	
Molnar	7	115	16.4	0	
D'Brittis	6	67	11.2	0	
Frost	3	41	13.7	0	
Reyes	2	39	19.5	0	
Furtado	2	20	10.0	0	
Abdullah	2	7	3.5	0	
TOTALS	72	1015	14.1	7	

Interceptions: Moore 4, Molnar 3, Haynes, Flores, Frost.

What El Dorado, ranked eighth in Division II and 10th in Orange County, does well is rely on a balanced offensive attack to confuse foes while calling on a defense that has allowed only 42 points combined in seven wins.

Running back Alex Molnar, who also plays defense for the 34-member team, scored three touchdowns and gained 182 yards rushing against Loara.

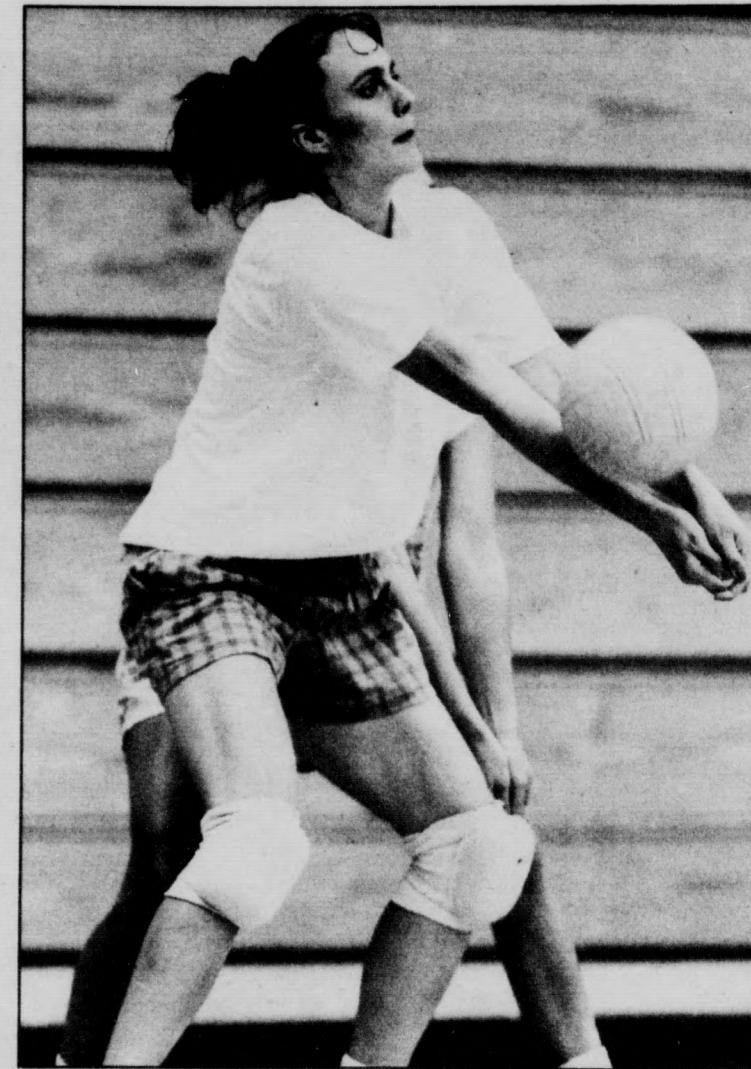
"We'll be doing the same things we've done," Jones said. "By this time of season, you hope you've become good enough at them to have success. There'll be a lot riding on that in this game."

Should El Dorado avoid the upset, fourth-ranked Esperanza (7-1, 2-1) lies in wait in the Nov. 13 regular season finale — a game that will determine second place.

"I still don't think we've played our best game of the year yet."

PREP NOTES

Tigers seek perfect league run



Sam Gangwer/North County News

Brandy Smerko has helped Valencia to the top of the Orange League volleyball standings.

El Dorado teams await playoffs

By Lance Pugmire
North County News

The regular fall sports season has come and gone without leaving an Empire League championship banner in the El Dorado High gymnasium.

That fact didn't stop the Golden Hawks' non-football teams from gaining a share of success, however.

First-year coach Pete Cornay's girls tennis team went 8-2 in league and is likely to receive a high seed into the CIF Southern Section Division III playoffs considering it finished behind the division's No. 1 ranked Los Alamitos.

YOUTH FOOTBALL

Midget Panthers finally lose 1st game

North County News

Yorba Linda's Midget Panthers fell from the ranks of the undefeated, losing to Cypress 28-6 Oct. 24.

However, they and the Midget Aztecs, who beat Garden Grove, 33-0, are both 6-1 and both in con-

tention for the playoffs.

Also looking for playoff spots are the two Junior Midget teams — the Tigers, who blanked Canyon Hills, 22-0, and the Lions, who crushed the Cypress Comanches, 25-6.

Other Yorba Linda Pop Warner teams didn't fare so well.

By Rusty Evans
North County News

It's been business as usual for the Valencia High girls volleyball team this fall, as it entered the week with a record of 8-0 in Orange League matches.

The Tigers (11-3 overall) finish the regular season today, hosting Western.

Valencia will go as the league's No. 1 seed when the CIF Southern Section Division VI playoffs begin next week, and will be at home for its first-round match.

A fixture in the playoffs for the last 10 years, the Valencia girls tennis team finished in fourth place in the Orange League standings and missed the playoffs.

Entering the season, the Tigers were 89-1 in Orange League matches over the last nine seasons. But a 5-5 record in league this year placed them behind league champion Brea Olinda (10-0), Savanna (7-3) and Western (6-4).

Valencia will go to the CIF playoffs in water polo as either the No. 2 or No. 3 team behind league champion Magnolia.

Valencia's boys cross country team was also in playoff contention going into Wednesday's league finals, after finishing in third place in the league standings behind Brea Olinda and Anaheim during the dual meet season.

With only one runner on the varsity, the Valencia girls cross country team failed to repeat as league champion, finishing in a tie for fifth with a 1-4 record.

kills per match; junior outside hitter Carlye Wind eight.

A usual bastion of water polo talent, El Dorado and first-year coach Ron Davis struggled through the league schedule while suffering losses to Cypress and Los Alamitos before meeting the second-ranked Division II team, Esperanza, Wednesday.

The fourth-place Golden Hawks could perhaps gain a wild-card berth when the pairings are announced at the CIF office in Cerritos, but it would appear unlikely.

The cross country teams finished out of the playoff running.

The boys finished sixth while the girls claimed fifth place.

In Peewee action, the Trojans fell to Cypress, 18-0, and the Spartans lost to Saddleback Valley Gold Bears, 25-6.

Both Junior Peewee teams were shut out. The Warriors fell to the Santa Ana Redskins, 12-0, and the Hawks were beaten by the La Habra Raiders, 25-0.

Punt, Pass & PICK

Welcome to the North County News' weekly football prediction contest. No purchase is necessary. To play, predict the winners of ALL games listed each week by circling the team you predict will win the game. Write in your actual predicted score of the tiebreaker game.

A cash prize of \$25 will be awarded weekly to the entry that correctly predicts the most games. In the event of a tie, the \$25 will be split. Winners will be announced in the following week's North County News.

THE GRAND PRIZE: All entries throughout the season (the contest lasts 10 weeks) will be entered into a grand prize drawing for \$100.

RULES: The North County News is in no way responsible or liable for lost entries, and all entries become the property of North County News. Entries will be judged Monday following the week's play and winners will be contacted by telephone. Employees of Freedom Newspapers Inc., Golden West Publishing and their immediate families are ineligible. You must be 18 years of age or older to enter. One entry per person, per week. Original cut-outs or faxes only. No copies. Entries must be postmarked by Thursday of each contest week. The judges' decisions are final. (Second team listed is the home team)

PREPS

Thursday, Nov. 12

El Modena vs. Canyon

Valencia vs. Magnolia

St. Monica vs. So. Cal. Christian

Friday, Nov. 13

Servite vs. Santa Ana

El Dorado vs. Esperanza

Loara vs. Katella

Orange vs. Villa Park

Anaheim vs. Western

Savanna vs. Brea Olinda

Buena Park vs. Sonora

Fullerton vs. Sunny Hills

La Habra vs. Troy

Orange Lutheran vs. Whittier Christian

JUNIOR COLLEGE

Saturday, Nov. 14

Orange Coast vs. Fullerton

Golden West vs. Rancho Santiago

COLLEGES

Saturday, Nov. 14

Cal State Fullerton vs. New Mexico St.

Arizona vs. USC

UCLA vs. Oregon

PROS

Sunday, Nov. 15

LA Rams vs. Dallas

Seattle vs. LA Raiders

TIEBREAKER:

LA Rams _____ vs. Dallas _____

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

DAYTIME PHONE (_____) _____

TO ENTER: Drop your entry off at our office, 1771 S. Lewis St., Anaheim, or mail to: NORTH COUNTY NEWS SPORTS DEPT., P.O. Box 70004, Anaheim, Calif., 92825-0004. You may also fax your entry to us at (714) 704-3714.

Fullerton's Sober wins grid contest

North County News

Fullerton resident Tracy Sober is the winner of the Punt, Pass & PICK football contest for the games of Oct. 29-Nov. 1.

Sober correctly predicted the winner in 18 of the 23 contest games. Magnolia and Savanna played to a tie Oct. 29. For her efforts, Sober wins \$25.

The contest has just two weeks remaining. The winner of the grand prize drawing for \$100, for which all PP&K entrants are eligible, will be announced in the Nov. 26 editions of the North County News.

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THE ORANGE COUNTY REGISTER

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PUBLIC NOTICES

Public Notice Advertising

FICTITIOUS
BUSINESS NAME
STATEMENT
F548377

The following person(s) are doing business as:

LIEU HAIR & NAIL SALON

9070 Bolsa Ave.

Westminster, CA 92683

1. LIEU VAN NGUYEN

322 E. 25th Street

Long Beach, CA 90806

This business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name or names listed above on October 1, 1992.

S. LIEU V. NGUYEN

This statement was filed with the County Clerk of Orange

County on October 21, 1992.

Published: Placentia News

Times

November 5, 12, 19, 26, 1992

#23-307

FICTITIOUS
BUSINESS NAME
STATEMENT
F549058

The following person(s) are doing business as:

PACIFIC GROUP

MAINTENANCE

3401 S. Tower

Santa Ana, CA 92707

1. BARRY JAMES NEWTON

3401 S. Tower

Santa Ana, CA 92707

This business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name or names listed above on October 27, 1992.

S. BARRY J. NEWTON

This statement was filed with the County Clerk of Orange

County on October 27, 1992.

Published: Placentia News

Times

November 5, 12, 19, 26, 1992

#23-310

STATEMENT OF
ABANDONMENT OF
USE OF FICTITIOUS
BUSINESS NAME

The following person(s) have abandoned the use of the fictitious business name:

PROMOS-TO-GO

4154 Cheshire Dr.

Cypress, CA 90630

The Fictitious Business Name referred to above was filed in Orange County on April 7, 1992. File No. F527526.

Full Name of Registrant:

1. COLETTE ANDERSON

4154 Cheshire Dr.

Cypress, CA 90630

2. GENE ANDERSON

4154 Cheshire Dr.

Cypress, CA 90630

This business was conducted by an individual.

S/ COLETTE ANDERSON

This statement was filed with the County Clerk on October 13, 1992.

Published: Placentia News

Times

October 22, 29, November 5, 12, 1992

#23-287

STATEMENT OF
ABANDONMENT OF
USE OF FICTITIOUS
BUSINESS NAME

The following person(s) have abandoned the use of the fictitious business name:

WESTNET SYSTEMS

901 E. Santa Ana Blvd.

Santa Ana, CA 92701

1. WESTNET

A CALIFORNIA

CORPORATION

901 E. Santa Ana Blvd.

Santa Ana, CA 92701

This business is conducted by a corporation.

The registrant commenced to transact business under the fictitious business name or names listed above on August 23, 1992.

S/ WESTNET

BARBARA MATHENY

This statement was filed with the County Clerk of Orange

County on October 27, 1992.

Published: Placentia News

Times

November 5, 12, 19, 26, 1992

#23-311

FICTITIOUS
BUSINESS NAME
STATEMENT
F548102

The following person(s) are doing business as:

AMS CONTRACTS

200 E. Chapman Ave #21

Placentia, CA 92670

1. MARK A. HENNE

200 E. Chapman Ave #21

Placentia, CA 92670

This business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name or names listed above on October 19, 1992.

S. MARK A. HENNE

This statement was filed with the County Clerk of Orange

County on October 19, 1992.

Published: Placentia News

Times

November 5, 12, 19, 26, 1992

#23-308

FICTITIOUS
BUSINESS NAME
STATEMENT
F548263

The following person(s) are doing business as:

ARMOR ALL PRODUCTS

ARMORALL

6 Liberty Drive

Also Viejo, CA 92656-3829

1. ARMOR ALL PRODUCTS

CORPORATION

A DELAWARE CORPORATION

This business is conducted by a corporation.

The registrant commenced to transact business under the fictitious business name or names listed above on N/A.

S/ ARMOR ALL PRODUCTS

CORPORATION

LORRAINE E. PEETZ

This statement was filed with the County Clerk of Orange

County on October 20, 1992.

Published: Placentia News

Times

October 29, November 5, 12, 19, 1992

#23-293

PUBLIC NOTICES

Public Notice Advertising Protects Your Right To Know

NOTICE OF TRUSTEE'S SALE
UNDER DEED OF TRUST
T. F. No. 91096
Loan No. 1259930
Other Ref. #8 9206-1685

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED NOVEMBER 3, 1989, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that Serrano Reconveyance Company, a California Corporation, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by Richard E. Johnson, an unmarried man, Recorded September 27, 1990 in Book N/A Page N/A Inst. # 90-515106 of Official Records in the office of the County Recorder of Orange County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded June 22, 1992 in Book N/A Page N/A Inst. # 92-417299 of said Official Records, will Sell on November 13, 1992 at 1:00 P.M. at the North Iron entrance to the County Courthouse, 700 Civic Center Drive West, Santa Ana, CA at public auction, to the highest bidder for cash (payable at the time of sale in lawful money of the United States) at the MAIN (NORTH) ENTRANCE TO THE COUNTY COURTHOUSE, 700 CIVIC CENTER DRIVE WEST, SANTA ANA, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as follows:

NOTICE OF TRUSTEE'S SALE
T.S. No. CF92791
NOTICE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED NOVEMBER 3, 1989, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On NOVEMBER 13, 1992, at 9:45 A.M., TRUSTORS SECURITY SERVICE A CALIFORNIA CORPORATION as duly appointed Trustee under and pursuant to Deed of Trust recorded NOV 16, 1989, as Inst. No. 89-617230 of Official Records in the office of the County Recorder of ORANGE County, State of California Executed by PLACENTIA LANDOWNERS, A GENERAL PARTNERSHIP WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK, OR CERTIFIED CHECK (payable at time of sale in lawful money of the United States) AT THE CHAPMAN AVENUE ENTRANCE TO THE CIVIC CENTER BUILDING, 300 EAST CHAPMAN AVENUE, ORANGE, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as:

NOTICE OF TRUSTEE'S SALE

Dated: October 21, 1992
A.P. No. 340-501-11
T.S. No. 74-7053

IMPORTANT NOTICE TO PROPERTY OWNER:

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED MARCH 13, 1990, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On November 19, 1992, at 10:00 A.M., HOUSEKEY FINANCIAL CORPORATION as duly appointed Trustee under and pursuant to Deed of Trust recorded March 20, 1990, as Instrument No. 90-144168, Book No. ..., Page No. ..., as Official Records in the office of the County Recorder of Orange, State of California Executed by JACK T. TAKIMOTO, A MARRIED MAN AS SOLE AND SEPARATE PROPERTY, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK, OR CERTIFIED CHECK (payable at time of sale in lawful money of the United States) AT THE CHAPMAN AVENUE ENTRANCE TO THE CIVIC CENTER BUILDING, 300 EAST CHAPMAN AVENUE, ORANGE, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as:

EXHIBIT A

Lot 11 of Tract No. 12477, in the City of Placentia, County of Orange, State of California, as per map recorded in Book map recorded in Book 544, Page(s) 48 through 50, inclusive of Miscellaneous maps, in the office of the County Recorder of said County, EXCEPTING THEREFROM all oil, gas, minerals, and other hydrocarbons below a depth of 500 feet, without the right of surface entry, as reserved in instruments of record.

The street address and other common designation, if any, of the real property described above is purported to be 861 POWELL DRIVE, PLACENTIA, CA 92640.

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest and late charges thereon as provided in said note(s), advances, if any, together with interest thereon, and fees, charges and expenses of the Trustee for an amount which as of the date of this notice is reasonably estimated to be \$69,241.46.

Said amount may be greater on the day of sale.

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned Trustee a written Declaration of Default and Demand for Sale and written Notice of Default and Election to sell. The undersigned Trustee caused said Notice of Default and Election to sell to be recorded in the county where the real property is located.

HOUSEKEY FINANCIAL CORPORATION
AS SAID TRUSTEE
14011 BEACH BOULEVARD
WESTMINSTER, CA 92683
(714) 893-4913
By: J. BARRAS
ASSISTANT SECRETARY

Published: Placentia News Times
October 29, November 5, 12, 1992

#23-301

K-67210

PUBLIC AUCTION

NOTICE OF SALE ON November 18, 1992 OF TAX-DEFECTED PROPERTY FOR DELINQUENT TAXES

Whereas, on August 11, 1992, IROBERT L. CITRON was directed by the Board of Supervisors of Orange County, State of California, and there was received by me and filed in my office an authorization of the State Controller, dated September 4, 1992, to sell at public auction certain tax-defaulted properties which are subject to the power of sale. Public notice is hereby given that unless said properties are redeemed prior thereto, I will on Wednesday, November 18, 1992, at the hour of 10:00 o'clock a.m. in the Board of Supervisors Hearing Room #115, Administration Building, 10 Civic Center Plaza, Santa Ana, in the County of Orange, California, sell the said properties at public auction, to the highest bidder for cash in lawful money of the United States or negotiable paper, for not less than the minimum bid set forth in this notice.

PARCEL NUMBERING SYSTEM EXPLANATION
The Assessor's Map Parcel number when used to describe property in this list, refers to the Assessor's map page or block number in the book and the individual parcel number on the map page or within the block. A parcel number as for example "044-363-05" would mean book 44 of the Assessor's Maps, Block 363 (map page 36, block 3) and Parcel 5 within that block.

The maps referred to are available for inspection in the office of the Assessor, Room #147, 630 N. Broadway, Santa Ana. The properties that are subject to this notice are situated in the County of Orange, State of California, and are described as follows:

ITEM # 4.

LOCATION Placentia City
PARCEL NUMBER 344-162-09
LAST ASSESSOR Garcia, Refugio M.

MINIMUM BID \$42,500.00
If the properties are sold, parties of interest, as defined in Section 4675 of the California Revenue and Taxation Code, have a right to file a claim with the County for any proceeds from the sale which are in excess of the liens and costs required to be paid from the proceeds.

If excess proceeds result from the sale, notice will be given to parties of interest, pursuant to law.

If redemption of the property is not made according to the law before the property is sold, the right of redemption will cease.

I certify under penalty of perjury that the foregoing is true and correct.

/s/ Robert L. "Bob" Citron, Treasure-Tax Collector of Orange County.

Executed at Santa Ana, Orange County, California on September 22, 1992.

Dated: November 18, 1992
Published: Placentia News Times
October 15, 22, 29, November 5, 1992

NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST

LOAN NO. 92-021768
T.S. NO. 6258
TAC 70781

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED DECEMBER 24, 1991 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Notice is hereby given that CONTINENTAL LAWYERS TITLE COMPANY, A CALIFORNIA CORPORATION, as trustee, or substituted trustee pursuant to the Deed of Trust executed by Peggy A. COFFMAN A WIDOW Recorded January 14, 1992 in Book No. ..., Page No. ..., as Official Records in the office of the County Recorder of Orange County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded July 15, 1992 in Book No. ..., Page No. ..., Inst. # 92-47484 of said Official Records, will Sell on November 19, 1992 at 1:30 P.M. at IN THE LOBBY TO THE BUILDING LOCATED AT 601 S. LEWIS STREET, ORANGE, CA at public auction, to the highest bidder for cash (payable at the time of sale in lawful money of the United States) at the CHAPMAN AVENUE ENTRANCE TO THE CIVIC CENTER BUILDING, 300 EAST CHAPMAN AVENUE, ORANGE, CA all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as:

EXHIBIT A

Lot 11 of Tract No. 12477, in the City of Placentia, County of Orange, State of California, as per map recorded in Book map recorded in Book 544, Page(s) 48 through 50, inclusive of Miscellaneous maps, in the office of the County Recorder of said County, EXCEPTING THEREFROM all oil, gas, minerals, and other hydrocarbons below a depth of 500 feet, without the right of surface entry, as reserved in instruments of record.

The street address and other common designation, if any, of the real property described above is purported to be 861 POWELL DRIVE, PLACENTIA, CA 92640.

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein.

Said sale will be made, but without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest and late charges thereon as provided in said note(s), advances, if any, together with interest thereon, and fees, charges and expenses of the Trustee for an amount which as of the date of this notice is reasonably estimated to be \$69,241.46.

Said amount may be greater on the day of sale.

The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned Trustee a written Declaration of Default and Demand for Sale and written Notice of Default and Election to sell. The undersigned Trustee caused said Notice of Default and Election to sell to be recorded in the county where the real property is located.

HOUSEKEY FINANCIAL CORPORATION
AS SAID TRUSTEE
14011 BEACH BOULEVARD
WESTMINSTER, CA 92683
(714) 893-4913
By: J. BARRAS
ASSISTANT SECRETARY

Published: Placentia News Times
October 29, November 5, 12, 1992

#23-301

FICTITIOUS BUSINESS NAME STATEMENT

F546381

The following person(s) are doing business as:

CERTIFIED PHYSICIANS REIMBURSEMENT

13521 Gershon Pl
Santa Ana, Calif. 92705
1. JOAN LEORA OAKES
13521 Gershon Pl
Santa Ana, Calif. 92705

2. ANDREA MARIE WALKER
9 Via Garcela,
Rancho Santa Margarita,
Calif. 92688

This business is conducted by a general partnership.

The registrant commenced to transact business under the fictitious business name or names listed above on June 1992.

/S/ JOAN L. OAKES

This statement was filed with the County Clerk of Orange County on October 1, 1992.

Published: Placentia News Times

October 15, 22, 29, November 5, 1992

#23-263

FICTITIOUS BUSINESS NAME STATEMENT

F546356

The following person(s) are doing business as:

WORD WIZARD CYPER

25266 Tanza Ave
Lake Forest, Calif. 92630-7002
1. LLEWELLYN E. HUMMER
25266 Tanoak Lane
Lake Forest, Calif. 92630-7002

2. JEFFREY R. GARMAN
83-5515 Mamaloa Hwy
Captain Cook, Hi. 92704

This business is conducted by a limited partnership.

The registrant commenced to transact business under the fictitious business name or names listed above on June 1992.

/S/ L.E. HUMMER

This statement was filed with the County Clerk of Orange County on October 1, 1992.

Published: Placentia News Times

October 15, 22, 29, November 5, 1992

#23-266

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

F546779

The following person(s) are

doing business as:

ACTS A SALON MARKETING (ASM)

763 W. Baker St
Costa Mesa, Calif. 92626
The Fictitious Business Name referred above was filed in Orange County on July 30, 1992. File No. F539919.

Full Name of Registrant:
1. B O B Y A N D R E S
MAESTAS

22091 Pheasant St.,
Lake Forest, Calif. 92630

This business was conducted by an individual.

The registrant commenced to transact business under the fictitious business name or names listed above on October 5, 1992.

/S/ PATRICIA M. PERKINS

This statement was filed with the County Clerk of Orange County on October 6, 1992.

Published: Placentia News Times

October 15, 22, 29, November 5, 1992

#23-267

FICTITIOUS BUSINESS NAME STATEMENT

F545315

The following person(s) are

doing business as:

INTERNATIONAL NETWORK

1. KAI-YEUNG SUNNY SIU
67 Whitman Court
Irvine, Calif. 92715

2. LAWRENCE TSEUNG
5051 Alton Parkway, H218
Irvine, Calif. 92714

This business is conducted by co-partners.

The registrant commenced to transact business under the fictitious business name or names listed above on N/A.

/S/ ALFRED BUTCH

This statement was filed with the County Clerk of Orange County on October 1, 1992.

Published: Placentia News Times

October 15, 22, 29, November 5, 1992

#23-268

ARE YOU OPENING A NEW BUSINESS?

REMEMBER TO FILE YOUR

PUBLIC NOTICES

Public Notice Advertising Protects Your Right To Know

FICTITIOUS BUSINESS NAME STATEMENT F544120	FICTITIOUS BUSINESS NAME STATEMENT F547175	FICTITIOUS BUSINESS NAME STATEMENT F547127	FICTITIOUS BUSINESS NAME STATEMENT F547522	FICTITIOUS BUSINESS NAME STATEMENT F547358	FICTITIOUS BUSINESS NAME STATEMENT F547801	FICTITIOUS BUSINESS NAME STATEMENT F547412	FICTITIOUS BUSINESS NAME STATEMENT F547544
<p>The following person(s) are doing business as:</p> <p>V.M.A. ENTERPRISES 2024 Frederick St. Placentia, CA 92670</p> <p>1. JAMES W. ALLBERTI 2024 Frederick St. Placentia, CA 92670</p> <p>2. LAURA L. ALLBERTI 2024 Frederick St. Placentia, CA 92670</p> <p>3. MICHAEL BOOTH 1611 Golden Springs Dana Point, CA 92672</p> <p>4. GALEN BOOTH 1611 Golden Springs Dana Point, CA 92672</p> <p>This business is conducted by a general partnership.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on Sept. 10, 1992.</p> <p>/S James W. Allberti</p> <p>This statement was filed with the County Clerk of Orange County on Sept. 10, 1992.</p> <p>Published: Placentia News-Times Oct. 15, 22, 29, Nov. 5, 1992.</p>	<p>The following person(s) are doing business as:</p> <p>CLASSIC WINDOWS 2409 Via Narciso San Clemente, CA 92672</p> <p>1. J A S O N J A M E S BETTINGER 2409 Via Narciso San Clemente, CA 92672</p> <p>2. MARCELLO ZALAI 15619 Obsidian Chino Hills, CA 91709</p> <p>This business is conducted by a general partnership.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 8, 1992.</p> <p>/S MARCELLO ZALAI J A S O N J A M E S BETTINGER</p> <p>This statement was filed with the County Clerk of Orange County on October 8, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>ANNA'S MEXICAN FOOD 12505 Beach Blvd. Stanton, CA 90680</p> <p>1. PEDRO MENDEZ MADRIGAL 15499 Mt. Jackson Fountain Valley, CA 92708</p> <p>2. GUILLERMINA MENDEZ 15499 Mt. Jackson Fountain Valley, CA 92708</p> <p>This business is conducted by husband and wife.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 8, 1992.</p> <p>/S PEDRO MENDEZ</p> <p>This statement was filed with the County Clerk of Orange County on October 8, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>WINNING METHODS 23592 Windsong #17-C Aliso Viejo, CA 92656</p> <p>1. STANLEY A. GREKOWICZ 23592 Windsong #17-C Aliso Viejo, CA 92656</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 14, 1992.</p> <p>/S STANLEY A. GREKOWICZ</p> <p>This statement was filed with the County Clerk of Orange County on October 13, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>ELITE FINANCIAL MANAGEMENT 8812 Sailport Dr. Huntington Beach, CA 92646</p> <p>1. JAMES ALLEN HENSLEY 8812 Sailport Dr. Huntington Beach, CA 92646</p> <p>2. MARIA REYES HENSLEY 8812 Sailport Dr. Huntington Beach, CA 92646</p> <p>This business is conducted by husband and wife.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 15, 1992.</p> <p>/S JAMES ALLEN HENSLEY</p> <p>This statement was filed with the County Clerk of Orange County on October 15, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>RESOURCES PRINTING & GRAPHICS 20 Hunter Irvine, CA 92720</p> <p>1. DONNA CIPOLLA 20 Hunter Irvine, CA 92720</p> <p>2. MICHAEL R. CIPOLLA 20 Hunter Irvine, CA 92720</p> <p>This business is conducted by husband and wife.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 15, 1992.</p> <p>/S DONNA CIPOLLA</p> <p>This statement was filed with the County Clerk of Orange County on October 15, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>TONAGE MANAGEMENT GROUP DBA 16841 Algonquin St. Huntington Beach, CA 92649-3810</p> <p>1. JOHN AMROCK 10691 Woodchuck Lane Bonita Springs, FL 33923</p> <p>2. SMALL BUSINESS ADVISORS, INC. 860 Hampshire Rd., #Y Westlake Village, CA 91361</p> <p>This business is conducted by husband and wife.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 15, 1992.</p> <p>/S JOHN AMROCK</p> <p>This statement was filed with the County Clerk of Orange County on October 12, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>A & P INTERNATIONAL TRADING AND INVESTMENT CO. 545 Colgate Dr. Placentia, CA 92670</p> <p>1. ANDY GEE 545 Colgate Dr. Placentia, CA 92670</p> <p>2. PATRICIA GEE 545 Colgate Dr. Placentia, CA 92670</p> <p>This business is conducted by husband and wife.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on N/A.</p> <p>/S ANDY GEE</p> <p>PATRICIA GEE</p> <p>This statement was filed with the County Clerk of Orange County on October 13, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>
<p>The following person(s) are doing business as:</p> <p>TED DEBOS PGA ALTA VISTA GOLF SHOP 777 E. Alta Vista St. Placentia, CA 92670</p> <p>1. TED EDWARD DEBOS 20040 Waverly Glen Yorba Linda, CA 92686</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on Sept. 1, 1992.</p> <p>/S Ted Debus</p> <p>This statement was filed with the County Clerk of Orange County on Oct. 7, 1992.</p> <p>Published: Placentia News-Times Oct. 15, 22, 29, Nov. 5, 1992.</p>	<p>The following person(s) are doing business as:</p> <p>SOUTHERN CALIFORNIA RESIDENTIAL APPRAISAL SERVICES 25652 Rimgate Dr. #2-B Lake Forest, CA 92630</p> <p>1. T I M O T H Y A D R I A N GODWIN 25652 Rimgate Dr. #2-B Lake Forest, CA 92630</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 7, 1992.</p> <p>/S LANCE BOLTON</p> <p>This statement was filed with the County Clerk of Orange County on October 7, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>DANCE TRAX LANTZ BOLTON ENTERTAINMENT 18622 Demion Ln. #D Huntington Beach, CA 92646</p> <p>1. BRIAN FREEBORN 18622 Demion Ln. #D Huntington Beach, CA 92646</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 14, 1992.</p> <p>/S BRIAN FREEBORN</p> <p>This statement was filed with the County Clerk of Orange County on October 14, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>FREE BORN DIVERSIFIED RESOURCES 18622 Demion Ln. #D Huntington Beach, CA 92646</p> <p>1. LANCE CHRISTOPHER BOLTON 2401 Margaret Dr. Newport Beach, CA 92663</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 14, 1992.</p> <p>/S LANCE BOLTON</p> <p>This statement was filed with the County Clerk of Orange County on October 14, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>MISSION CUSTOM SHUTTERS 1918 Nancita Circle Placentia, CA 92670</p> <p>1. LLARWOOD, LTD. CALIFORNIA 1918 Nancita Circle Placentia, CA 92670</p> <p>This business is conducted by a corporation.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on September 21, 1992.</p> <p>/S NEIL F. SAREMBOOK</p> <p>This statement was filed with the County Clerk of Orange County on September 21, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546739</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547079</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547352</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547639</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547639</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546559</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546750</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547593</p> <p>The following person(s) are doing business as:</p> <p>QUALI-TEC 26722 Zaragoza Mission Viejo, CA 92691</p> <p>1. NASRIN ASSADI 26722 Zaragoza Mission Viejo, CA 92691</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 14, 1992.</p> <p>/S NASRIN ASSADI</p> <p>This statement was filed with the County Clerk of Orange County on October 14, 1992.</p> <p>Published: Placentia News-Times November 5, 12, 19, 26, 1992</p>	<p>The following person(s) are doing business as:</p> <p>CATCH THE FLAME 2714 N. Olive Lane Santa Ana, CA 92706</p> <p>1. CATCH THE FLAME CALIFORNIA 2714 N. Olive Ln. Santa Ana, CA 92706</p> <p>This business is conducted by a corporation.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 14, 1992.</p> <p>/S CATCH THE FLAME</p> <p>JAMES E. HOOD President</p> <p>This statement was filed with the County Clerk of Orange County on October 14, 1992.</p> <p>Published: Placentia News-Times November 5, 12, 19, 26, 1992</p>	<p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546640</p> <p>The following person(s) are doing business as:</p> <p>SALON CRESCENCIO 1200 E. 17th St. Santa Ana, CA 92701</p> <p>1. CRESCENCIO L. SABALA 2305 N. Lyon Santa Ana, CA 92701</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 5, 1992.</p> <p>/S CRESCENCIO L. SABALA</p> <p>This statement was filed with the County Clerk of Orange County on October 5, 1992.</p> <p>Published: Placentia News-Times November 5, 12, 19, 26, 1992</p>
<p>The following person(s) are doing business as:</p> <p>PIEZA BALLOONS 12899 S. Main St. Garden Grove, CA 92640</p> <p>1. RAFAEL MARTINEZ 16825 Passage Ave. Paramount, CA 90723</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on Oct. 6, 1992.</p> <p>/S Rafael Martinez</p> <p>This statement was filed with the County Clerk of Orange County on Oct. 6, 1992.</p> <p>Published: Placentia News-Times Oct. 15, 22, 29, Nov. 5, 1992.</p>	<p>The following person(s) are doing business as:</p> <p>CONSUMER FIRST 29 Marseille Laguna Niguel, CA 92677</p> <p>1. J A M E S V I N C E N T PALMISANO 29 Marseille Laguna Niguel, CA 92677</p> <p>This business is conducted by an individual.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on April 1, 1991.</p> <p>/S CARLOS CASTRO</p> <p>This statement was filed with the County Clerk of Orange County on October 13, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>PHYSICAL INJURY REHABILITATION SERVICES HOME AND COMMUNITY REHABILITATION SERVICES 30100 Crown Valley Parkway, Suite 31 Laguna Niguel, CA 92677</p> <p>1. HEAD INJURY REHABILITATION SERVICES, INC. CALIFORNIA 1693 San Vicente Blvd., Ste. 121 Los Angeles, CA 90049</p> <p>This business is conducted by a general partnership.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on April 1, 1991.</p> <p>/S HEAD INJURY REHABILITATION SERVICES, INC.</p> <p>This statement was filed with the County Clerk of Orange County on September 29, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546117</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547535</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546117</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F547609</p> <p>The following person(s) are doing business as:</p> <p>FICTITIOUS BUSINESS NAME STATEMENT F546962</p> <p>The following person(s) are doing business as:</p> <p>GEORGE BRAZIL SERVICES 3022 N. Hesperian Way Santa Ana, CA 92706</p> <p>1. ALL TRADES MARKETING, INC. CALIFORNIA 1693 San Vicente Blvd., Ste. 121 Los Angeles, CA 90049</p> <p>This business is conducted by a corporation.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on October 1, 1992.</p> <p>/S ADOLFO R. GARCIA, JR.</p> <p>This statement was filed with the County Clerk of Orange County on October 6, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 1992</p>	<p>The following person(s) are doing business as:</p> <p>VEHICLE ASSET MANAGEMENT 1013 Unit A, Melrose Avenue Placentia, CA 92670</p> <p>1. HALE INTERNATIONAL NEV. INC. Nevada, 1686664 101 S. Eucalyptus Dr. P.O. Box 18147 Anaheim, CA 92817</p> <p>2. CORPORATE COLLISION INC. Calif. 1496653 1013 Unit A, Melrose Ave. Placentia, CA 92670</p> <p>This business is conducted by joint venture.</p> <p>The registrant commenced to transact business under the fictitious business name or names listed above on N/A.</p> <p>/S HALE INTERNATIONAL NEV. INC.</p> <p>J. HALE, PRESIDENT</p> <p>This statement was filed with the County Clerk of Orange County on October 16, 1992.</p> <p>Published: Placentia News-Times October 22, 29, November 5, 12, 19, 26, 1992</p>	<p>The following person(s) are doing business as:</p> <p>ARE YOU OPENING A NEW BUSINESS? NORTH COUNTY NEWS Legal Dept. (714) 634-1567</p> <p>BUY IT. SELL IT. FIND IT. PEOPLE READ CLASSIFIEDS.</p> <p>CLASSIFIED WORKS! CALL TODAY! (714) 282-9705</p> <p>ARE YOU OPENING A NEW BUSINESS? Remember to file your Fictitious Business Name Statement. Call our Legal Dept. for information. (714) 634-1567</p>	<p>The following person(s) are doing business as:</p> <p>ARE YOU OPENING A NEW BUSINESS? NORTH COUNTY NEWS Legal Dept. (714) 634-1567</p> <p>BUY IT. SELL IT. FIND IT. PEOPLE READ CLASSIFIEDS.</p> <p>CLASSIFIED WORKS! CALL TODAY! (714) 282-9705</p> <p>ARE YOU OPENING A NEW BUSINESS? Remember to file your Fictitious Business Name Statement. Call our Legal Dept. for information. (714) 634-1567</p>	

LOCAL

Classified

704-3750



Classified Advertising Information

NORTH COUNTY NEWS

1771 South Lewis Street
Anaheim, CA 92805

(714) 704-3750
FAX: (714) 704-3718

- Classified hours are Monday through Friday, 8:00 a.m. to 6:00 p.m.
- Classified deadline is Tuesday, 6:00 p.m.
- Classified Real Estate deadline is Tuesday, 12:00 noon.
- North County News newspapers are published every Thursday and delivered to over 204,000 households in North Orange County.
- Anaheim Bulletin
- Anaheim Hills News
- Brea Progress
- Fullerton News Tribune
- LaHabra Star
- Orange City News
- Placentia News Times
- Yorba Linda Star

Index

- Real Estate For Sale
- Real Estate For Rent
—See Real Estate Resource
- Announcements 100
- Help Wanted 200
- Business & Finance 300
- Professional Directory 400
- Merchandise For Sale 500
- Service Directory 600
- Automotive 800

NORTH COUNTY NEWS
NCN
704-3750

ANNOUNCEMENTS BEGIN HERE

ANNOUNCEMENTS 102

GENERAL POLICY:

• Rates and deadlines subject to change without notice.
• The publisher reserves the right to censor, reclassify, revise or reject any classified advertisement not meeting the standards of Golden West Publishers Inc.

• Please check your ad each time it appears and if you find an error, report it to the Classified Department immediately by calling (714) 634-1567. We regret that we cannot be responsible for more than one day's incorrect insertion if you do not call the error to our attention. The publisher shall not be liable for an amount greater than the amount paid for such advertising.

Palm/Psychic

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Advice and help in many matters. (714) 635-2408

ENTERTAINING 110

Fashion Fantasies

Lingerie home parties. Great gift for X-mas. You'll receive free gift + 10% of sales in cash. Call Joan (714) 750-7620

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in your local area with an ad in the Classified.
(714) 704-3750

ANNOUNCEMENTS 102

LOST & FOUND 122

FOUND 9-4-92 cash, near Palm & Oak Dyke. Call La Habra Police Dept to identify.

PERSONALS 124

PERSONALS 124

• Loveline Choices
ANAHEIM DATELINE

1-900-860-3767 \$2/MIN
LIVE 1 TO 1 TALK
1-900-860-1535 \$3/MIN

BEDTIME STORIES

BY YOUR FAVORITE ADULT STARS

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PSYCHIC READINGS

Instant Answers To Questions

1-900-884-2595 \$3/min.

C/S 619-450-6237 18+

DIAL-A-DATE

1-900-288-3595 \$2/MIN

LIVE 1 TO 1

1-900-820-3515 \$3/MIN

C/S 619-450-6237 18+

LINGERIE CLEANING SERVICE!

Will clean your home or office.

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St. Jude Novena

May the sacred heart of Jesus be adored, glorified, loved and preserved throughout the world now and forever.

Sacred heart of Jesus, pray for us, St. Jude worker of miracles pray for us, St. Jude help for the hopeless pray for us.

Say prayer 9 times a day for 8 days, then publish your prayer, it will be answered. It has never been known to fail.

Thank You St. Jude T.L.

Lost: Since 10/17, near Burning tree and Malvern. Small white, black, and tan dog.

♥ Reward ♥

call (714) 870-6702

♥ FOUND ♥ Sat. 10/24

Near vic of Whittier & Cypress. Blonde cockapoo, smart well groomed.

(310) 691-7973

HELP! American Eskimo puppy, white female. Near Brush Canyon & La Palma in Yorba Linda.

Reward (714) 251-0115

LOST!! Cat: White male Tabby with black/gray striped markings. Name "Petr". Call 637-9405

REWARD!!!!

* Found * dog 10/18. Lab mix, near vic of Madison and Bradford in Placentia. Call and Identify. (714) 996-6617

Man who phoned about setter lab with white chest, lost last year, please call Norma 528-2719

Meet N. County Women

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Oaks Ent. San Ram. CA 18+

Talk to Julie Live

1 (900) 680-4480 \$25/call

1 (800) 972-0703 \$2.99/min V/IMC

Crown Comm Boca, FL 18+

WM, tall middle-aged, seeks tall foxy Hispanic looking female between 30-35 very nice situation. Call (619) 952-3040 Bob

St. Jude Novena

My sacred heart of Jesus be adored, glorified, loved and preserved throughout the world now and forever.

Sacred heart of Jesus, pray for us, St. Jude worker of miracles pray for us. St. Jude help for the hopeless pray for us.

Say prayer 9 times a day for 8 days then publish, your prayer will be answered. Thank you St. Jude. M.K.

St. Jude Novena

My sacred heart of Jesus be adored, glorified, loved and preserved throughout the world now and forever.

Sacred heart of Jesus, pray for us, St. Jude worker of miracles pray for us. St. Jude help for the hopeless pray for us.

Say prayer 9 times a day for 8 days then publish, your prayer will be answered. Thank you St. Jude. B & C

St. Jude Novena

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EMPLOYMENT OPPORTUNITIES 215

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\$20,000 + Inventory
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2nd MORTGAGES AVAILABLE
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\$100 a title. No experience. Call 1-900-842-7878 (\$0.99/min) or write: Paseo L-2573, 161 S. Lincoln Way, N. Aurora, Ill. 60542

*** Like Sports? ***
*** Athletes...Sales ***
If so College Bound Student Athletes, a recruiting service for athletes, needs exp sales people with H. S. or college athletic background. Substantial commissions! Resume to: CBSA Box 655, Mequon, Wis. 53092

MISCELLANEOUS MERCHANDISE 502

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Serving the Communities of Yorba Linda, Brea, Placentia, Anaheim Hills, La Habra, Orange, Fullerton & Anaheim.
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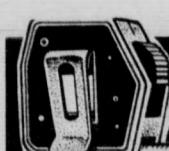
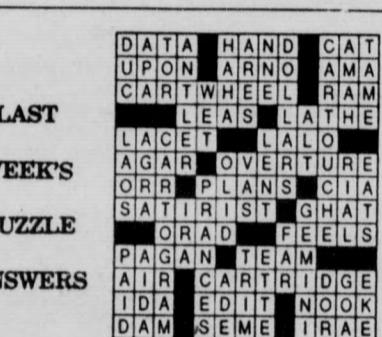
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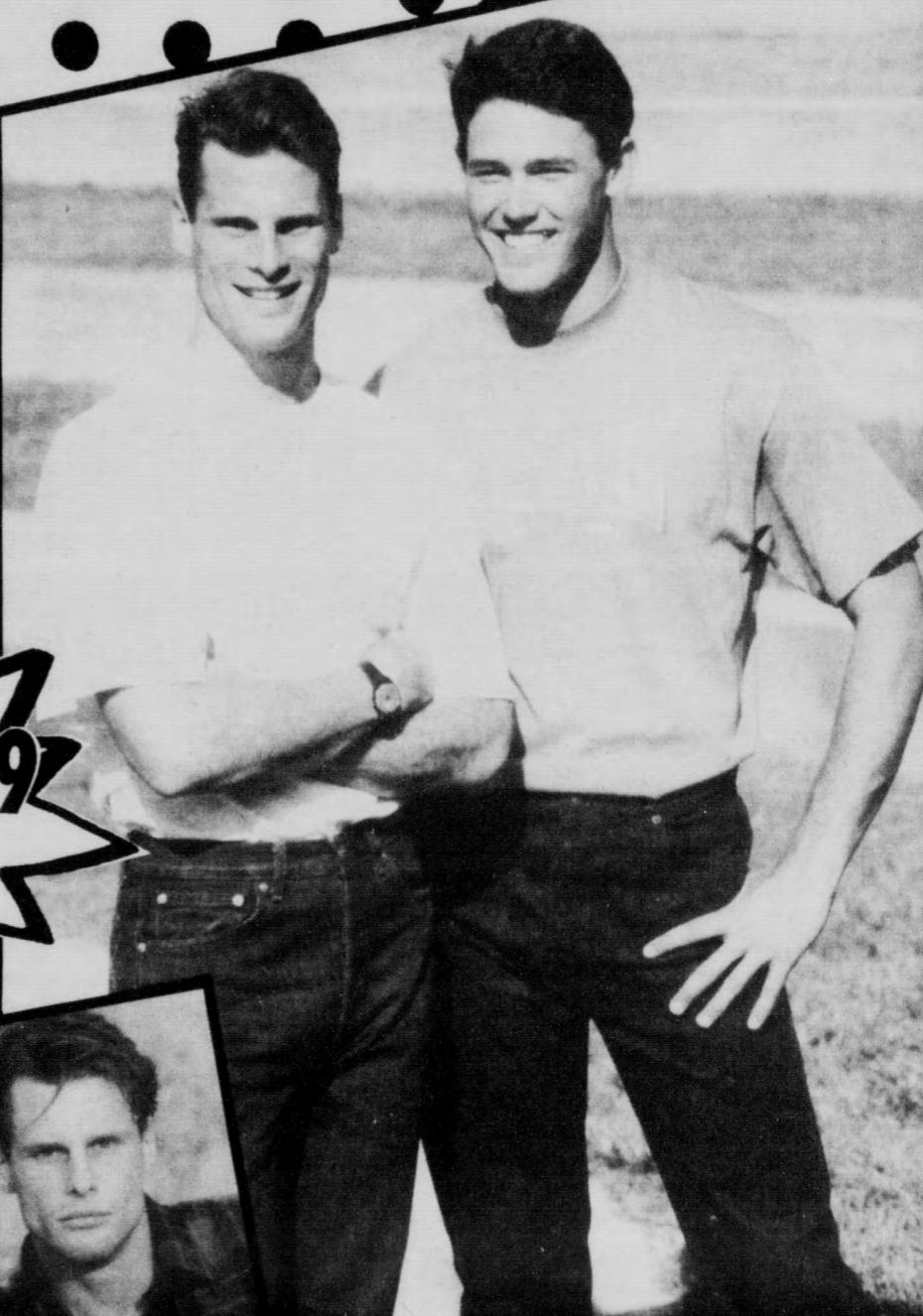
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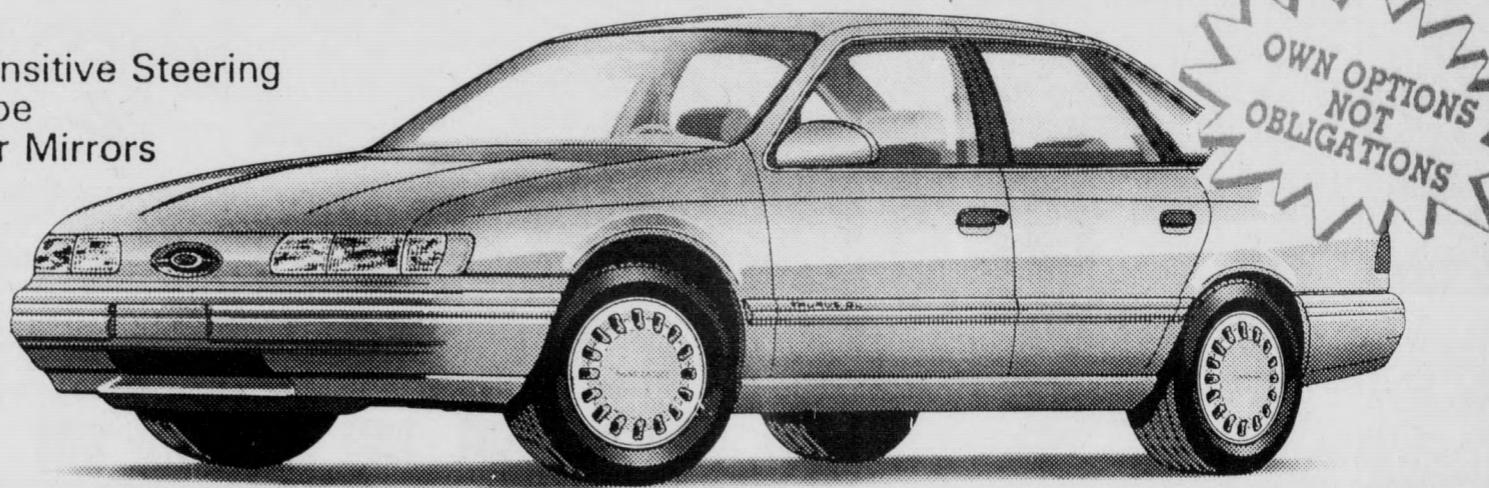
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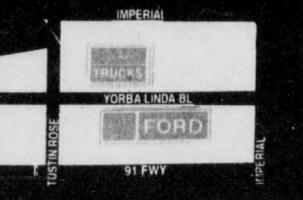
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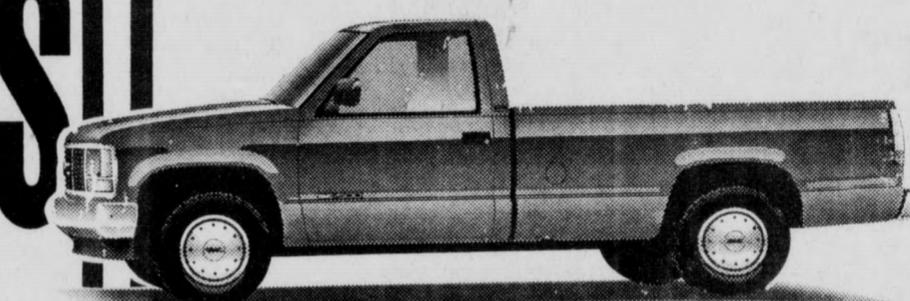


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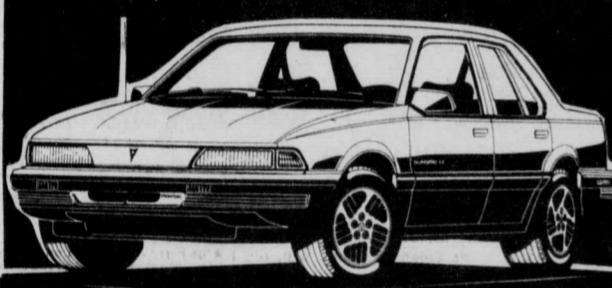
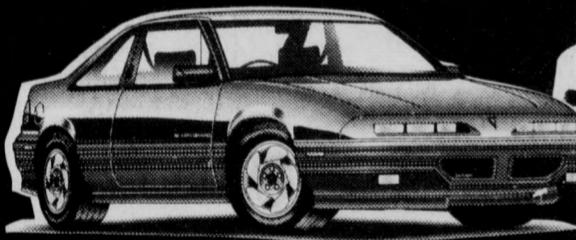
HARRIS

GMC TRUCK

13617 E. WHITTIER BLVD., WHITTIER

(310) 696-6619 • (310) 698-6281

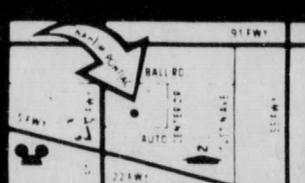
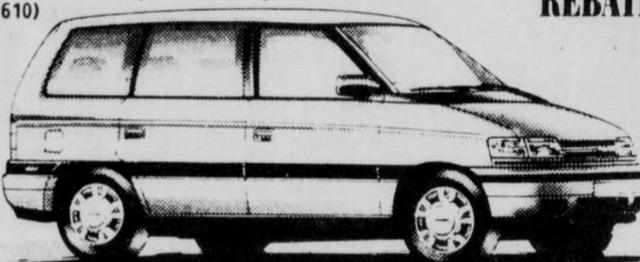
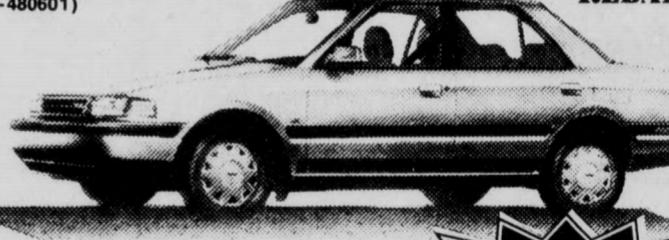
ALL TRUCKS SUBJECT TO PRIOR SALE. PRICES PLUS TAX, LIC. & DOC FEES. AD EXPIRES 48 HOURS AFTER PUB. SPECIAL FINANCING OFFERED IN LIEU OF FACTORY REBATES

57 FREEWAY AND BALL ROAD
ANAHEIM PONTIAC**1993 GRAND AM SALE****\$500 REBATE**AIR, CASSETTE, CRUISE, TILT.
(40578-502980)SALE PRICE
REBATE\$13,495
\$ 500**\$12,995**Over 20
Grand Am's
in stock!**NEW 1992 SUNBIRD**AIR, AT, CASS., ALLOYS.
(40508-591072)SALE PRICE
REBATE\$12,145
\$1,150**\$10,995****NEW 1992 FIREBIRD**V-8, auto., power windows
& locks. (200403). Demo.**\$12,995****NEW 1992 GRAND PRIX SE**PERFORM. PKG., AT, CUST.
WHLS., LOADED.
(40344-246281)SALE PRICE
REBATE\$17,295
\$1,750**\$15,545****NEW 1992 BONNEVILLE SSEi**Leather, moonroof, loaded!
(40542-130830)SALE PRICE
REBATE\$26,745
\$ 1,750**\$24,995**

All cars subject to prior sale & credit approval plus tax, lic., doc & smog fees. Expires Sunday. Pictures for illustrative purposes only.

57 FREEWAY AND BALL ROAD
Anaheim PONTIAC
956-1820

1321 AUTO CENTER DRIVE • ANAHEIM AUTO CENTER

57 FREEWAY AND BALL ROAD
ANAHEIM MAZDANEW SHIPMENT **MX6's** JUST ARRIVED!**GIGANTIC '93 626 SALE****4 & 6 CYLINDERS AVAILABLE
OVER 20 IN STOCK****\$1000 REBATE ON MPV's****'93 626
Auto, A/C, Stereo**
\$14,995**'92 MPV
V-6, Auto, A/C, Stereo**
**SALE PRICE \$17,995
REBATE -1,000****\$16,995
NET****'93 MX-6
Air, Alloys, Sunroof**
\$16,595**'92 PROTEGE
Auto., Cass., P/S**
**SALE PRICE \$10,995
REBATE -1,000****\$9,995
NET****'92 929
Prem. Pkg., Leather**
**DEMO SALE
\$23,995****'92 MIATA
\$13,995**

All cars subject to prior sale & credit approval plus tax, lic., doc & smog fees. Expires Sunday. Pictures for illustrative purposes only.

57 FREEWAY AND BALL ROAD
Anaheim MAZDA
956-1820

1321 AUTO CENTER DRIVE • ANAHEIM AUTO CENTER



45 pick up, 5 spd. a/c, am/fm cassette, runs good, must sell! \$3000.00 obo (1491864)

5 Shortbed 4 spd. a/c, am/fm cassette, white, 45,000 miles, excellent condition, \$3450.00 obo (1491865) Call 714-442-0733

5 Toyota Tercel 4 spd. a/c, overdrive, dual air, 3 pass, cracked windshield, runs & looks good, \$1000.00 obo (1491866) pp 714-862-8710

45 Toyota Pickup shortbed, 4 spd. am/fm, runs good, lots of mi, \$1000.00 obo (1491867) pp 714-862-8710

45 Toyota Tercel 4 spd. a/c, am/fm, runs good, lots of mi, \$1000.00 obo (1491868) pp 714-862-8710

4 WHEEL DRIVES 8900-8970

Chevrolet 8904

91 45 Blazer Silverado, loaded, 4 tires, black & bott. xint cond, 62,900 mi, \$11,795.00 (2147111) pp 714-862-8703

91 510 Blazer 4x4, 4 spd. a/c, 4wd, 40,000 miles, \$10,000.00 obo (1491870) pp 714-479-1000

90 510 Extra Cab auto, a/c, 4wd, 40,000 miles, \$10,000.00 obo (1491871) pp 714-479-1000

87 Silverado 1500, CRE, LOADED, immaculate, clean, \$10,000.00 obo (1491872) pp 714-479-1000

90 Suburban SLE, 4x4, Tilt, 40,000 miles, like new, Mich tires, loaded, mint, \$17,500.00 obo (1491873) pp 998-6576

Dodge 8913

91 250LE, 4x4, Crossover, turbo, 4 spd. a/c, 50,000 miles, 45,000 mi, suspension, only one in CA. \$16K (1491874) pp 489-7973

87 4x4 pickup, auto, ps, pb, steel, 40,000 miles, super clean, \$16,500.00 obo (1491875) pp 714-272-1920 ask for Ron

78 Dodge von Ron, panelized & converted, 4x4, 4 spd. a/c, 40,000 miles, \$4,000.00 obo (1491876) pp 265-2946. Call 310-984-0820

49 Power wagon pickup, re-built engine, transfer case, 4 speed, \$1950.00 obo (1491877) pp 310-984-0820

MISC. TRANSPORTATION 8970-8999

Hot Rod/Race Cars 8978

41 WILLYS JEEP CUCK, Pro, 4 cyl, 4 spd. project 80's finished, VERY RARE. Many extras, \$9000.00 invested. \$3500.00 obo, ps (1491878) Call for details, 714-354-8633

Antiques/Classics 8984

96 Datsun 2000 Roadster, 4 spd. a/c, 40,000 miles, \$10,000.00 obo (1491879) pp 714-604-1041

91 Explorer Eddie Bauer 4x4, automatic, strawberry 3000 miles, \$13,000.00 obo (1491880) pp 714-597-9355

91 Explorer Eddie Bauer 4x4, 40,000 miles, \$13,000.00 obo (1491881) pp 714-597-9355

91 F150 XL, 4x4, black, fully loaded, 43K mi, sacrifice \$10,000.00 (2147012) pp 714-597-9355

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91 F150 XL, 4x4, black, fully loaded, 43K mi, sacrifice \$10,000.00 (2147012) pp 714-597-935

LOWEST
PRICES
OF THE YEAR

#1

Starcraft Dealer in Calif!

Glaval Dealer in Calif!

40 Starcraft Vans
In Stock

25 Auto Form Vans
In Stock



Brand New 1992 "Raised Roof" "Special Edition" Starcraft Vans

• 350 V8 • 2500 3/4-Ton Chassis • Power Windows • Power Locks • Tilt Wheel • Cruise Control • Stereo Cassette Radio • Front And Rear Air Cond • (4) Leather "Button Tufted" Captain Chairs • Power Driver's Seat • Color TV • Video Cassette Player • Quick Release Removable Seats With Shoulder and Lap Safety Belts • Fiberglass Running Boards • Raised Roof With Steel Reinforcement • Dark Walnut Wood Package • Leather Sleeper Sofa • Custom "Boyd" Cast Alum Wheels • And Much More!

Brand New 1992 "Auto Form" GMC Vandura Conversion Vans

★ 350 V-8 ★ 3/4-Ton Chassis ★ Pwr Locks ★ Tilt Wheel ★ Cruise Control ★ Stereo Cassette ★ Factory Air Cond ★ All Seats/Sofa With Seat Belts ★ Trip Odometer ★ Central Air Cond ★ (4) Captain Chairs ★ Sleeper/Sofa ★ Alum Running Boards ★ Full Oak Enhancement ★ Power Windows ★ 3 Large Vista View Windows With Screens ★ Power Mirrors ★ Color Television ★ Video Cassette Player ★ Luggage Rack, Continental Kit, Indirect Lighting

*This Is One Of The Finest
Luxury Vans Anywhere!!*

**OUR SALE PRICE
\$23,995**

(After \$1000 Factory Rebate)

5 TO CHOOSE FROM

VIN. #506582, 505056, 508447, 506958, 508682

*Your Family Will Love This
Beauty For Many Years to Come!*

**OUR SALE PRICE
\$18,995**

(After \$1000 Factory Rebate)

5 TO CHOOSE FROM

VIN. #529528, 529755, 529963, 529917, 529938

Great Used Car Selection Now Available!!

**'87 Buick
Skyhawk Cpe.**
Local owner kept nice! Auto, air. Vin. #409954.

SALE \$3995

**'92 Pontiac
Le Mans 2 Dr. SE**
Brt. red, auto, air, former G.M. rental. Vin. #313380.

SALE \$6995

**'92 Pontiac
Sunbird SE 4 Dr**
White, auto, air, stereo, former G.M. rental, ABS brakes. Vin. #506703.

SALE \$7995

'92 Grand AM
Teal metallic, auto., stereo, ABS brakes, former GM rental car. (241623)

SALE \$9995

'92 Firebird
Loaded. V8, T-tops, very low miles, white w/blk. int. (205313.)

SALE \$12,995

**'88 Ford
Tempo 4 Dr. GLS**
Auto, air, very low miles, sharp! Vin. #129071.

SALE \$5995

**'92 Pontiac
Grand Prix SE Cpe.**
White, auto, air, PW/PL, tilt, cruise, cass, ABS brakes. Former G.M. rental. Vin. #234087.

SALE \$10,995

**'92 Pontiac
Trans Sport Mini Van**
Brt. blue metallic, auto, air, PW, locks, tilt, cruise, cass, (7) pagr, former G.M. rental. ABS brakes. Vin. #218022.

SALE \$14,995

**'92 Pontiac
Le Mans SE 4 Dr**
White, auto, air, stereo, former G.M. rental. Vin. #318564.

SALE \$6995

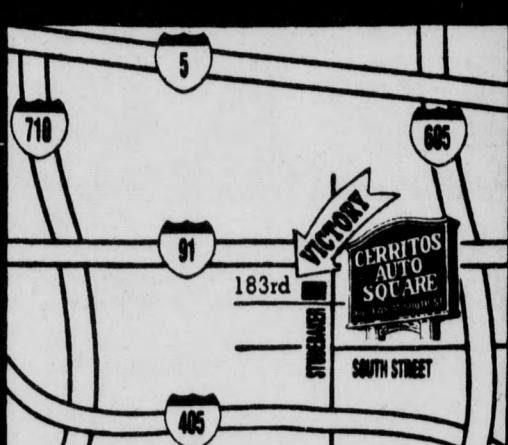
**'92 Pontiac
Sunbird Convertible**
Loaded! Teal metallic, a real head-turner! Former G.M. rental. ABS brakes. Vin. #533982.

SALE \$12,995

Victory
(310) 865-3880 (714) 220-0626

**PONTIAC
GMC TRUCK**
CORNER STUDEBAKER RD
AND 183RD ST - CERRITOS
CERRITOS AUTO SQUARE

All vehicles subject to prior sale plus tax, lic. & doc. fee. Sale ends Sunday, November 8th, 1992.



DON STEVES

CHEVROLET

GEO

WE HAVE
SLAMMED &
TRICKED TRUCKS#1 CHEVROLET
DEALER IN NORTH
ORANGE CO.

296 Years of Experience

We want to commend 15 very special people who's combined years working for Don Steves Chevrolet total 296 Years !!!

Helen Ruiz 34 yrs.
Jesse Guardian 33 yrs.
Gloria Kurtz 29 yrs.
May Yeakle 21 yrs.
Joe Winjam 21 yrs.
Joel Shubin 20 yrs.

Ray Wagner 20 yrs.
Lex Jones 18 yrs.
Jack Somers 18 yrs.

Ray Horth 17 yrs.
Joe Martinez 15 yrs.
Art Sanchez 15 yrs.
Patti Arluck 12 yrs.
Ricardo Carlin 12 yrs.
Walt Sherwood 11 yrs.

NEW '92 Geo Metro



• White • 5 speed •
• Gray cloth interior •

One only at this price.
Ser. 753493 Stk. 8630

\$ 6,654
SALE PRICE

NEW '93 Pickup 1/2 Ton



• Fleetside • W/T • 4.3 litre •
• 5 speed • white •
One only at this price.
Ser. 112540 Stk. 3036

\$ 10,679
YOUR NET PRICE

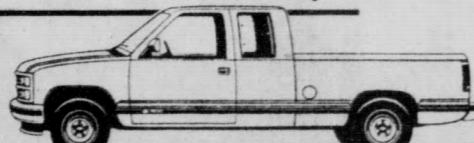
NEW '92 Chevy Camaro



• Teal • 3.1 litre V6 • Air •
• 5 speed • AM/FM cass •
One only at this price.
Ser. 165112 Stk. 8762

\$ 12,127
YOUR NET PRICE

NEW '93 Extended Cab P/U



• 1/2 ton • Summit White • 4.3 litre •
• P/windows • AM/FM cass •
One only at this price.
Ser. 114666 Stk. 3058

\$ 13,738
SALE PRICE

Service Specials

OIL & FILTER SPECIAL

Coupon

- Install new Genuine GM filter
- Install up to 5 quarts fresh oil
- Check for leaks
- Lube chassis

\$ 13 95
+ tax

ALL NEW '93 Geo Prizm



• Light blue • Auto • P/steering •
• Blue Cloth Interior •

One only at this price.
Ser. 005328 Stk. 3119

\$ 10,278
SALE PRICE

Coupon

\$ S A V E \$

Winterize

with DON STEVES

RADIATOR SYSTEM SERVICE

Coupon

\$ 27 95
+ tax

INCLUDES:

- Inspect system for leaks
- Check belts & hoses
- Drain system and use chemical flush. Refill with up to 1 gal. anti-freeze

Coupon

DON STEVES want to help you slash
your monthly fuel bill!

TUNE-UP SPECIALS



4 cyl. 38.80 + tax
6 cyl. 48.80 + tax
8 cyl. 58.80 + tax

* Includes Genuine AC spark plugs, set timing, idle speed to factory specs., inspect PCV valve, EGR valve and emission controls. Road test.

** Offer good on most GM cars and light duty trucks. Some models slightly higher. Offer expires 11/11/92

Coupon

NEW '92 Chevy Beretta



Manufacturer suggested retail price \$13,544
Don Steves Discount 2,128
Don Steves Sale Price 11,416
Factory Rebate* 500

\$ 10,916
YOUR NET PRICE

Coupon

NEW '93 Astro Passenger Van

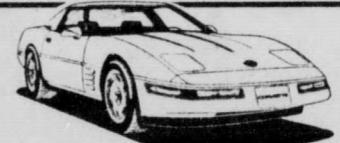


Manufacturer suggested retail price \$17,095
Don Steves Discount 1,646
Don Steves Sale Price 15,449
Factory Rebate* 500

\$ 14,949
YOUR NET PRICE

Coupon

NEW '92 Chevy Corvette



Manufacturer suggested retail price \$36,794
Don Steves Discount 8,191

\$ 28,603
SALE PRICE

Coupon

QUALITY USED VEHICLES

'85 Mazda 626
4 dr. sedan, p/s, p/b, cass. #715571
\$ 3,982

'87 Nissan SE
Liftback, auto, air, cass. #001757
\$ 5,488

'88 Ford Tempo
GLS, 2 door, air, stereo. #173022
\$ 5,495

'89 Nissan Pickup
Cassette, sunroof. Must See. #374636
\$ 5,988

'89 Mazda 626 LX
Air cond., cassette, sunroof, p/w. #753555
\$ 6,495

'92 Camaro RS
V/8, automatic, t-tops, custom wheels. #102665
\$ 6,495

'88 Chevy S-10 Pickup
Sport pkg., 4.3 V6, auto, air. #207465
\$ 6,777

'89 Toyota Corolla Wgn.
Auto, power, air conditioning. #173854
\$ 6,995

'90 Chevy Cavalier
4 dr., auto, p/s, air, AM/FM. #294873
\$ 6,988

'90 Toyota Corolla
Extra clean, check this out! #112036
\$ 7,762

'89 Olds Calais Cpe
Auto, all power, super clean. #275334
\$ 7,988

'92 Chevy Lumina Euro
Power windows, power door locks, cruise, tilt, and more. #172414
\$ 7,999

'85 Chevy 1-Ton Dually
Stakebed, 454, air, dual tanks. #200416
\$ 7,988

'89 Olds Int'l Coupe
Auto, all power, air, super clean. #275334
\$ 7,995

'90 Camaro RS
Black beauty, auto, stereo, c/whls. #111555
\$ 7,995

'89 Pontiac Grand Prix
Auto, cassette, air, cruise. #290330
\$ 7,995

'91 Pontiac Sunbird
Auto, air cond., 15K miles, like new. #612999
\$ 7,999

'92 Chevy S-10 Blazer
4 dr., p/w, p/dl, tilt, cruise, alum/wheels, cassette. #187196
\$ 7,999

'90 Chevy 1/2 Ton PU
V/8, auto, air, custom v-ceris. #144232
\$ 9,444

'92 Geo Prizm
10K mi., auto, GM prog. rental car. #007048
\$ 9,488

'92 Corsica LT 4-dr.
Auto, air, stereo, low miles. #205187
\$ 9,988

'92 Corsica LT
4 door, white, auto, air. #174841
\$ 9,988

'88 Chevy Astro Wgn.
CL, auto, air, lots of extras. #119508
\$ 10,995

'92 Ext. Cab Dually
1 Ton, Silverado, 454, runners, shell, carpet. Nice Truck. #115820
\$ 10,995

'89 Chevy Stakebed
2 1/2 ton., dual tanks, V/8, 34K mi. #105391
\$ 12,995

'90 Chevy Crew Cab
All the Extras. Only 13K miles. #302856
\$ 17,748

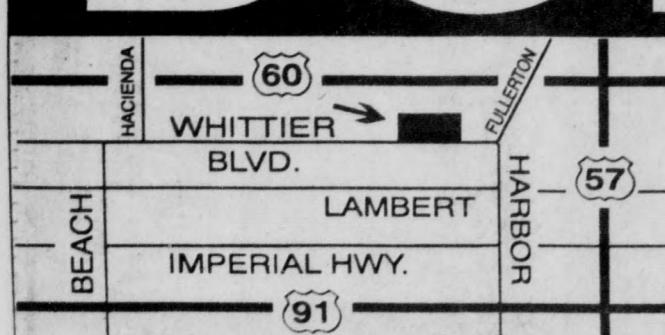
'89 Chevy Suburban
3/4 ton, 454, Silverado, extra! #100520
\$ 17,995

'92 Z-28 Convertible
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Must See

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November 5, 1992

Section C



Real Estate RESOURCE

Anaheim • Anaheim Hills • Brea • Fullerton • La Habra • Orange • Placentia • Yorba Linda

HOME OF THE WEEK

Presented by Remax Realty Centre

A quiet and peaceful special location on a special Yorba Linda double cul de sac street, the home at 5371 Via Vicente boasts 2,654 square feet of living space.

There are four bedrooms and three baths with one bedroom and bath downstairs.

The kitchen and family room areas are an entertainers delight with maximum counter space, built-in oven, microwave and trash compactor.

The Texas-size family room ad-

joins the kitchen area with doors leading to outdoor patios.

There is an inside laundry room, fireplace and security system, and a three car garage.

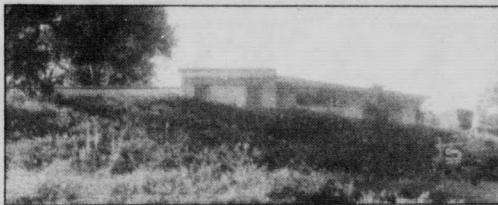
Enjoy hillside views by day and city light views at night from the master bedroom.

Young students can walk to Travis Ranch school. This home is priced to sell quickly at \$349,950.

For further information or a private showing, contact Claire Herr at Remax Realty Centre at 575-3246 or 777-5112.



THIS WEEK'S BEST BUYS



AFFORDABLE HEIGHTS LIFE

Custom built 2 bedroom, 1 bath which offers a view of the city lights, new paint, stucco, and windows! This estate is private and secluded but located close to everything. \$249,000



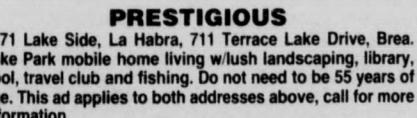
FIVE BEDROOMS!!

Call today to see this hard to find 5 bedroom 2.5 bath home which features a family room, cozy fireplace and located on a quiet cul-de-sac. Newer roof, carpets and central air are also included. \$250,000



SIMPLE ELEGANCE

Upgraded 4 BR, 1.75 + .5 bath home which offers the finest of amenities. Fam. rm and master BR fireplace, wet bar, central air and a view are just some mentioned. Must see to appreciate. \$340,000



PRESTIGIOUS

2171 Lake Side, La Habra, 711 Terrace Lake Drive, Brea, Lake Park mobile home living w/lush landscaping, library, pool, travel club and fishing. Do not need to be 55 years of age. This ad applies to both addresses above, call for more information.

BUYERS DELIGHT

Cozy 2 BR, 1 bath nicely done w/an enclosed patio used as a fam. rm. Other features incl. din. area, romantic FP and upgraded kitchen. This one will not last. Call today. \$142,000

Century 21
Chuck Stevens

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OPPORTUNITY GALORE

You can stop looking after you see this cozy 3 BR, 1 bath well cared for home loc. in a nice area. Features incl. newer cpt. vinyl flooring in kit., new driveway and patio and a nice lg back yd. Come on over today. \$165,000

PERFECT FAMILY HOME

3 bedroom, 1.75 bath home with large family room, beautiful used brick fireplace, formal dining room, covered patio and lots of beautiful rose bushes. Won't last at only \$174,900

QUIET & GATED COMMUNITY

2 bedroom, 1.75 + .5 bath end unit condo which features two master suites each with their own bath. This unit also features a cozy fireplace, dining area and much more. Priced to sell at only \$178,000

MOVE IN TODAY

This lovely 3 bedroom, 1 bath offers a spacious floor plan, hardwood floors, central air, beautiful oak cabinets, and romantic fireplace. Great price! \$182,500

THIS WEEK'S BEST BUYS



SECLUDED LUXURY

Serenity abounds in this pride of ownership 3 BR, 1.75 bath home. Many luxurious amenities incl. oak floors, custom tile, a lovely view, + an extra room for the kids or an office. Call today. \$359,000



DELUXE COUNTRY LIVING

Immaculate 3 bedroom, 1.75 bath home which sets on 1 acre of flat land. Features include large family room, cozy fireplace, french doors and much more. Call for an exclusive showing. \$389,000



COMPLETELY REMODELED

3 bedroom, 2 bath with gorgeous new kitchen, formal dining room, romantic fireplace, lots of usable land and much more. Don't let this one go by, must see it to believe it! \$429,000

DARLING

3 bedroom, 1.75 bath home in a great family neighborhood. Features include dining area, family room, fireplace, convenient inside laundry and 2 car garage. Don't delay, this one won't last. \$199,999

Profiles: People • Companies on the Move • Feature Homes • Finance Page

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Rise in rates equals higher costs

During the past month, interest rates have climbed well above their recent lowest levels, indicating that the current window of home affordability may be closing.

As recently as a month ago, 30-year fixed conforming loans were available at 7.75 percent at a cost of two points. The same loan today will cost a borrower 8.25 percent. Although the half-point difference seems small, it dramatically affects the monthly cost of home ownership.

Consider a first-time buyer who has a 20 percent down payment with which to work, and has qualified for a mortgage loan of \$150,000. The monthly payment on his loan last month would have been \$1,072.17. Were he to buy the same home this month, his monthly payment would be increased by nearly \$55 to \$1,126.90.

The total difference in payments over the 30-year life of his new mortgage loan is nearly \$20,000. Even more dramatic is that if the same borrower placed the monthly difference in an interest bearing account averaging an annual return of 7.5 percent for his 30-year loan term, he would have saved over \$66,000.

How does a monthly payment difference of \$55 affect buying power? Assuming a 20 percent down payment and a \$150,000 mortgage loan, last month's payment would have allowed for a pur-



Patrick Veling's PROPERTY LINES

chase of \$197,500. This month's payment would allow for a purchase of only \$187,500. In less than 30 days, a meager half-point increase in interest rates has eroded the borrower's buying power by over 5 percent.

I have long faulted real estate agents and brokers for their position that "now is the best time to buy." The fact is that "now" is not always the best time to buy. In a market such as ours, it has made more sense to let the market adjust itself using other people's equities and cash. But, my position will certainly change if interest rates begin a run-up.

At the risk of sounding too technical, the buying strategy for savvy investors should always be to hedge against an increase in costs and against a decrease in values.

The recent problems in our local market have created a downward and compounding effect on costs and values. The reality is that there has been no risk against which an investor may hedge. (Those who invest in stocks may do this by betting that stock values will go down — also known as selling short.)

Does all of this mean that today is the perfect time to buy real estate? No, but consider this: While some home values will continue to slip as much as 12-to-18 percent per year, other homes — particularly those below \$200,000 — appear to have firmed in value.

This could be the best time, for many years to come, in which to buy homes for which there will always be a strong tenant and buyer base — those homes in better neighborhoods that will always appeal to first-time buyers. Current values are \$175,000 to \$210,000. Inventories in other property types and price ranges are still so out of line that decreases in values will certainly continue, perhaps as long as into 1995.

Such purchases won't make real economic sense until the increase in month-

ly cost of ownership approximates the decrease in value. Until then, there are plenty of purchase and investment opportunities that make great sense in today's market. The key to success will be purchasing a home that makes sense from two important perspectives: 1) lifestyle; and 2) financial.

First and foremost, buy a home that makes real sense for you or a quality tenant's lifestyle. No one knows what the future holds, and you will probably own it for longer than you currently expect.

Second, buy no property — at any price — that won't rent or sell in times like these. And continue to watch monthly costs of ownership, like I have outlined above. Be prepared to respond quickly. There will always be windows of opportunity that even the best of analysts will miss or ignore. And when few people are in the know, your chances for success are even greater.

Patrick Veling is a North Orange County real estate broker, market analyst and management consultant to real estate firms. He is a regular weekly contributor to the Real Estate Resource. You may address correspondence to him or subscribe to his free monthly newsletter by writing to our business office.

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119460. This 3 BR, 2 BA, 1 story has it all! Loc. near E. Lake Village and popular Fairmont School w/upgraded roof, cpt. & C/A. REDUCED to a tract low of only \$192,500.

OUTSTANDING VALUE!

Gor. residential 1 story backs to quiet, country-like trail & greenbelt park. Young, upgraded Warrington floor, expanded liv. space, fam. rm., frm. din. rm. elec. & spec. cntry kit. w/infrm. din. Mstr BR access to lovely, 2nd patio. Short walk to pop. Travis school & park. Carefree move in cond. + xmt loc. make this spec. 3 BR, 1.75 BA 1 story an outstanding value at the reduced price of \$253,000.



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\$194,000 MOTIVATED!

Only 7 years nu. Submit all offers! On the greenbelt! Lovely 2 BR, 2 BA one story townhouse, att. gar. Great location! Pool & spa.

SINGLE STORY BEAUTY

Desirable Broadmoore complex. Beautiful 3 BR, 2 BA, new carpets, remodeled kit. Neutral decor. Security Enclosed end unit, pool/spa. Offered at \$215,000.

SELLERS WANT OUT!

2 BR, 2 1/2 BA condo most desirable floor plan, 2 master suites w/own bath. Att. gar. \$159,000. Call 777-6600.

WONDERFUL CONDO

2 BRs, 1 1/4 BA condo w/direct access to garage. Den or bonus rm. + two roomy BRs plus a lg. room off gar., liv. rm./fireplace. \$169,000. Call 777-6600.

PRICED RIGHT

3 BRs, 1.75 BA, lg. fam. kit., liv. rm./fireplace. Lg. front yard w/lots of curb appeal. \$187,000. Call 777-6600.

UPGRADED

3 BRs, 1 1/2 BA, French doors, beautiful corner fireplace, cul-de-sac. Roll up garage door. Close to school & shopping. \$197,500. Call 777-6600.



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NEAL**

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Hundreds of houses for sale between \$160,000 & \$215,000 in No. Orange County. I have list of lenders available to assist & pre-qualify you on weekends & weekdays. Call (714) 237-8967.

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3 BRs, 2 1/2 BA, 2327 sq. ft., lots of liv. space, cathedral ceilings, dual fireplace. Pool/spa. \$199,900. Call 777-6600.

SUPER SHARP!

3 BRs, 1 1/4 BA, sharp, remodeled, ceramic tile, newer cpt., neutral colors. Liv. rm./fireplace. \$232,000. Call 777-6600.

COMPLETELY REDONE

4 BR, 1 1/4 BA, den, painted in & out. Huge lot almost a 1/2 acre with a child safe pool/spa. \$269,000. Call 777-6600.

FORMER MODEL HOME

4 BR, 3 BA, bonus room, 2900 sq. ft., pool. 14,900 sq. ft. lot. Sharp former model home. \$399,000. Call 777-6600.

**Century
21**
YORBA STATION



**Station Shopping Plaza
18250 Imperial Hwy., Yorba Linda**

777-6600

Bush signs new legislation that helps all homebuyers

President George Bush signed legislation recently that will help thousands of homebuyers in California's more expensive housing markets by substantially increasing the maximum loan amount for Federal Housing Administration (FHA) mortgages, the California Association of Realtors (C.A.R.) said.

"The bill signed by Bush — HR 5679 (Traxler) — will increase the maximum FHA loan amount in high-cost regions from \$124,875 to \$151,725 and restore the ability of borrowers to finance all of their non-recurring closing costs. The FHA program allows homebuyers to obtain mortgages with as little as a 5 percent down payment and with more favorable debt-to-income ratios than permitted under conventional (non-FHA) home loans."

"Thousands of homebuyers in California and throughout the nation will now find that low-down payment FHA mortgages are substantially more accessible, thanks to the new higher loan limit," said Chuck Lamb, C.A.R. president.

"The increased maximum FHA loan amount will clearly help ho-

meyers in California's urban coastal centers, including Los Angeles, the San Francisco Bay area, Orange County and San Diego," said Lamb, a San Fernando Valley Realtor.

"Many of the state's lower cost housing areas, meanwhile, are expected to receive slightly higher loan ceilings. More important, no region will experience a decrease in its current FHA loan limit," said Lamb.

Under the new law, the maximum FHA loan amount will increase from \$124,875 to \$151,725 in many high-cost areas, including Orange County.

In Orange County, 27 percent of all homebuyers could use the FHA program with the higher loan limit, up from 16 percent under the current lower limit.

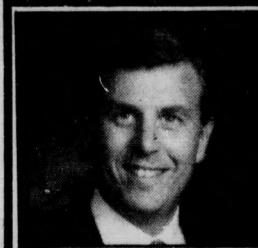
Under the bill signed into law by Bush, the maximum FHA loan ceiling in any area will be 75 percent of the Federal National Mortgage Association ("Fannie Mae") and Federal Home Loan Mortgage Corp. ("Freddie Mac") conforming loan amount or 95 percent of an area's median home price, whichever is less. (The new maximum

loan amount of \$151,725 was calculated by taking 75 percent of \$202,300 — the current Fannie Mae and Freddie Mac conforming loan amount.) The bill signed by Bush also will allow FHA borrowers to finance all of their non-recurring closing costs. Currently, borrowers must pay 43 percent of their closing costs in cash.

The loan limit increase and change in closing cost provisions will become effective when the U.S. Department of Housing and Urban Development (HUD) publishes the appropriate regulation. This action is expected to occur by mid-November, C.A.R. said.

"By linking loan limits to the Fannie Mae and Freddie Mac conforming loan amount and eliminating the necessity for statutory increases in the FHA loan limit, this legislation gives us a process for setting FHA loan limits that more accurately reflect regional housing price differences," said Lamb.

FHA loan limits will now be adjusted annually to reflect yearly changes in the Fannie Mae and Freddie Mac conforming loan amount.



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LUXURY HOME

"The Highlands" of Coyote Hills

The best of everything. 4 BR, 3.5 BA, beauty in most prestigious area of Fullerton. Over 3,000 sq. ft. Features gourmet kitchen, sunken living room, huge master suite, 3 fireplaces, custom sundeck with private spa. Premium size lot. 3-car garage and more. Just Reduced to \$573,000.

SPACIOUS TOWNHOME

A hidden jewel nestled in the trees of Coyote Hills. Spacious tri-level townhome w/over 2,000 sq. ft. of functional living space. Premium end unit w/spectacular view of Orange County. Perfect home for family and entertaining. Bargain priced at \$255,000.

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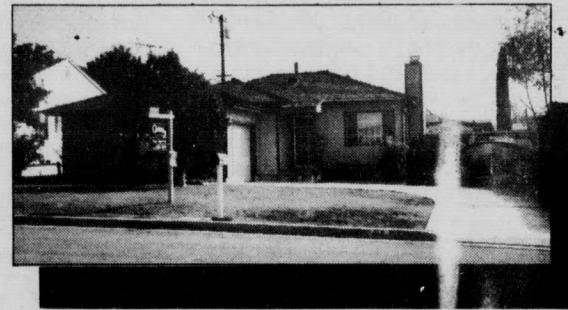
CLASSY KITCHEN

This beautifully upgraded 3 BR home has new C/A, new roof, new tile and remodeled kit. and baths. Terrific neighborhood and much more. Only \$189,900! Call today for details and ask for Chuck or Marinell. (714) 821-1812.



TRY V.A. TERMS

Large fam. home w/terrific yard for the kids! 3 BR, 1.75 BA, 2 year old roof, fam. rm. w/fireplace and more. Great opportunity for veterans! Call and ask for Wally at (714) 774-1607. Priced at only \$178,200.



STOP PAYING RENT

Super sharp upgraded and remodeled 2 BR home. Upgraded kit. & bath, remodeled liv. rm. w/dramatic marble fireplace. Great 1st time buyer opportunity. \$153,900. Call for Cindie or Pat (714) 535-3707.

4 BEDROOM BONANZA

Sharp 4 BR or 3 BR & den w/2 upgraded baths. Large liv. rm., bright and airy w/newer cpt., brand new roof, and upgraded kit. Only \$203,500 so call today and ask for Cindie or Pat (714) 535-3707.

REDUCED NEARLY \$20,000!

Spacious 3 BR, 1.75 BA home w/new carpet T/O, roof 6 years old and seller will help with costs. Great family home in a terrific neighborhood. Call for details and ask for Bruce at (714) 268-1243. Only \$174,900.

POPULAR "FLOWER TRACT" LOCATION

Spacious 3 BR, 1.75 BA home w/enlarged master suite w/spa. Large fam. rm. addition, upgraded bathrooms, encl. patio and much, much more! Only \$212,000. Call and ask for Gary (714) 522-1752.

4 BEDROOM BEAUTY

Upgrades galore accent this attractive and spacious 4 BR, 1.75 BA home complete w/din. rm., huge liv. rm., new roof, new carpet and more. Call today and ask for Lowell, (714) 827-2053. Only \$205,000.

ONLY 10 YEARS NEW!

Great buy describes this 3 BR, 1.75 BA newer Fullerton home. Spacious floor plan, front court yard, air cond. and fireplace. Call Sets for all the details at (714) 527-0232. \$194,900.

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featured homes



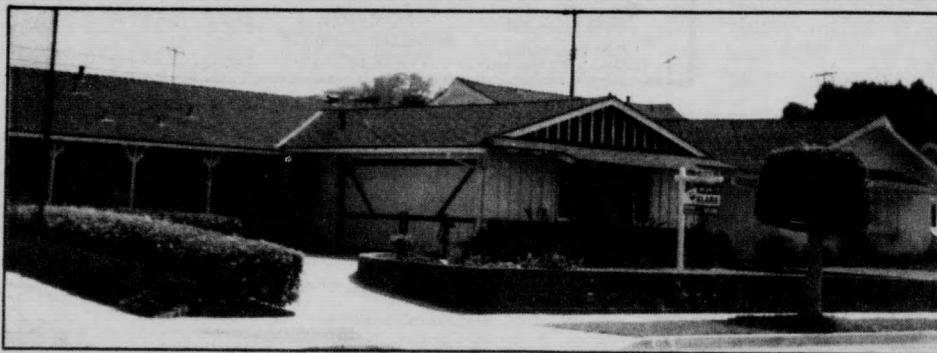
Home has many amenities

A two-story four bedroom, $2\frac{3}{4}$ bath with a tiled entry, a curved staircase and a downstairs bedroom, is for sale for \$335,000.

The house features a breakfast nook, an inside laundry, an attached three-car garage and pool-sized backyard. There is a

downstairs bedroom with a bath and shower and an upstairs master suite with a wooden deck. There is also a family room with a wet bar and a fireplace.

For more information, call Annette Scherrer of Century 21 at (714) 692-7721.



Exclusive home has it all

This beautiful and affordable home is located in an exclusive neighborhood.

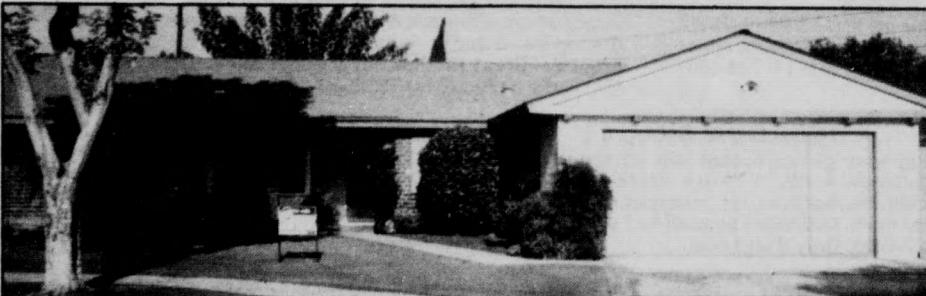
The four bedrooms and $1\frac{3}{4}$ bath home is remodeled and in super condition throughout. The large living room has a fireplace and there is an extra den which makes this home perfect.

The remodeled kitchen has all new appliances and custom tile counter tops that will make any owner proud. The large separated laundry room is complete with linen closets. Other extras include water

softener, central air conditioning, and copper plumbing.

Outside there is a brick wall and a beautiful front yard with malibu lights and double garage. The private back yard has a view, spa and lots of fruit trees.

This lovely home is listed at \$241,500 by Re/Max of North Orange County in Fullerton and presented by Klara, 1991 top award winning agent. Call Klara at her direct office line, (714) 680-5091 or (714) 528-7755, residence.



Home comes with a spa

A lovely four bedroom, two bath home in East Anaheim that features a bubbling spa with an over-sized redwood deck is for sale for \$209,900.

This home, located at 618 S. Matilda, features forced air heating and central air conditioning, sprinklers both front and

area and R.V. access. There is a cozy fireplace in the living room and a breakfast bar in the family room.

For more information on this property, contact Mark G. Park or Jeanne Auerswald at RE/MAX of Central Orange County, (714) 956-4100.



Big home in Woodbridge

This beautiful four bedroom, three bath home is located in the village of Woodbridge in Irvine.

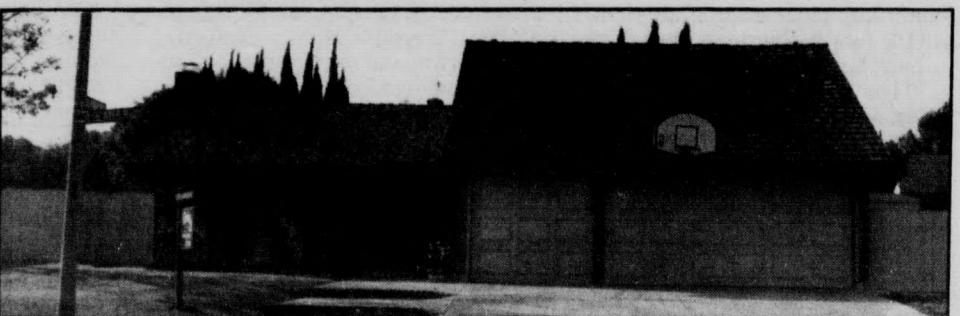
A cozy fireplace in the family room and a second fireplace in the living room are ready for romantic evenings by the fire. The formal living room and formal dining room boast plantation shutters. Ceramic tile throughout the foyer and kitchen add to the beauty of this home. Central air conditioning and an in-ground spa and tiled patio are added features.

The gourmet kitchen boasts an island

food preparation area. An inside laundry room is a boon to the homemaker. The 2-car garage completes the convenience of this home.

Two lakes, jogging and bicycle trails, tennis courts, parks, and playgrounds are only a few of the amenities provided to residents of Woodbridge.

Offered at \$339,000. For information and an opportunity to view this beautiful home, call Kranti at Century 21 Professionals, (714) 262-2729.



Brea home is worth it

Located in the Glenbrook tract at 2140 E. Heather Lane, this is a must see home, listed with Century 21 Yorba Station.

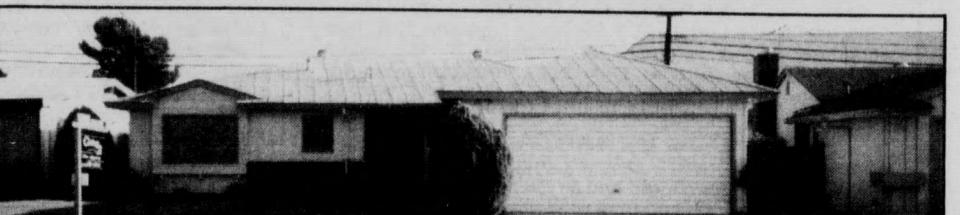
Enter through the beautiful double oak front doors to this 2,500 square foot, two-story home. It is just remodeled with french doors in the spacious family room overlooking the child-safe pool area. The formal dining room is located off the large livingroom, with its own fireplace.

The master bedroom suite is downstairs and includes features such as a 10 x 11 sq. ft. walk-in closet, french doors, jacuzzi tub and extra large tiled shower and

a magnificent stained glass window over the tub. The upstairs contains two bedrooms and a huge bonus room, which can be converted into two more bedrooms.

Added features include new ceramic tile entry and bathrooms, central air conditioning and security system. The home has a three-car garage and is located in the Brea school district and only minutes from the Brea Mall and freeways.

For more information, contact the listing agent Sandy Cavender of Century 21 Yorba Station, 777-6600, ext. 119 or 996-4017.



A neighborhood special

This excellent buy at 2226 W. Falmouth Ave. in Anaheim, is located in a great family neighborhood, close to excellent schools and just the right distance from parks, golf course, mall and freeways.

The home has 3 bedrooms, $1\frac{3}{4}$ baths and features a large family room with fireplace.

There is a large enclosed patio plus a large covered patio.

It also has two-year-old roof sprinklers, plus front, side and rear. The water heater and self cleaning oven/range are each just one year old.

This is a probate sale subject to court approval.

It is listed at \$178,200 by Century 21 The Agency, (714) 761-2411, and presented by Wally Trigg, (714) 774-1607.

Anaheim provides affordable homes for all

Walt Disney founded his original famous Disneyland in Anaheim and now the company has planned major expansion based on the same premise that new homeowners-to-be flock to Anaheim—it's affordable. The median three bedroom home equipped with two car garage, 1 1/4 baths is currently listed for \$189,500, and the median sales price for that type of home is \$174,750, as per statistics provided by the Anaheim Association of Realtors. Surrounding communities cannot boast these numbers nor may they all be able to list the numerous amenities

Anaheim offers.

This cosmopolitan community affords the commuter central location that will connect them easily to San Diego, Palm Springs, Los Angeles, Big Bear or the extremely convenient Pacific coastline. Four major freeway systems are only minutes from any neighborhood in its city limits. There is rarely a in Southern California that doesn't enjoy the Anaheim experience.

Local businesses and industries cover the spectrum of anything available nationwide. We can say with pride that five

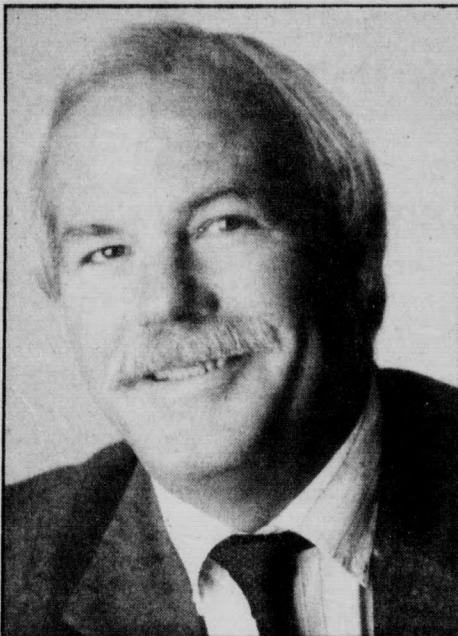
high school districts are on a par and excel many of its sister communities. Come where the action is and grow with Orange County in centrally located Anaheim.

Our local real estate agents represent all the major nationwide companies as well as many smaller neighborhood agencies native to the communities development.

Mortgage lenders love Anaheim and many are offering special neighborhood programs for first time buyers requiring

only five percent down with approved credit. The city of Anaheim provides a special package itself, whereas the monthly payments are within the average to lower than average earner's grasp. Before a home buyer should commit to another area, it will pay for them to look Anaheim over again.

Join the friendly citizens and save the commute time. Check with the Anaheim Association of Realtors for a list of offices eager to serve your needs because they are proud of where they work and live.



Mark Park



Jeanne Auerswald

Auerswald, Park have been successful team

Jeanne Auerswald and Mark G. Park started working together as partners because both felt that service to their clients was the key to success in real estate. They have both been pleasantly surprised at the success of their efforts.

"We started out rather tentative at first," observed Jeanne. "When we realized what an advantage the team concept could bring to our clients we both committed totally to the partnership."

Reflecting back on the reasons for the success of the concept, both agreed that their experience in service related indus-

tries was the major factor. Jeanne has 10 years experience in the customer service aspect of the building industry and Mark has seven years experience in marketing and sales in the health care industry. This experience, coupled with their 11 years in the real estate industry, made for a chemistry that ensured success.

Despite a difficult real estate market, 1992 has been the most successful year yet for "the team." If you would like to experience excellent service and results through "experience and intelligence," contact Mark and Jeanne at (714) 956-4100.

Gage introduces new program for associates

ERA Star Real Estate Center president, Larry Gage, has created a three-level program to help energize sales associates within his four-office company. The program, according to Gage, is in keeping with his philosophy that pro-active agendas stimulate positive activity for sales associates and give them a competitive edge over their complacent peers, particularly when they may get caught up in the woeful laments of current market conditions.

"Real estate sales associates are independent contractors and as such they truly must function as an independent business entity," said Gage. "For some there can be a motivational problem, which can cause serious deficiencies in their performance when the competition gets tougher, as it is today."

"We came up with our three-level program to help our people re-energize themselves, much like a coach or more typically, a boss would, although we are not looked upon as their boss literally."

Gage indicated that the need for three levels was because some individuals require more help and motivation than others, and he wanted to keep the program as flexible as possible.

"We'll go so far as to help get them out of bed in the morning if they want us to," Gage said, half-kiddingly. "Seriously, we want to help our people to be as successful as they can be and to continue to provide their clients with the best service possible in the industry. For most of them, this simply means that we remind them of the things they need to do to remain successful and to help make sure that they receive the direction to do them now."

"We'll go so far as to help get them out of bed in the morning if they want us to. Seriously, we want to help our people to be as successful as they can be and to continue to provide their clients with the best service possible in the industry."

Larry Gage

According to Gage, many people in the real estate business today have let themselves be manipulated by events, rather than taking the initiative to manage their own destiny.

"Those who find themselves waiting for the market to get better are only hurting their chances of remaining in this business at all, let alone be successful," said Gage. "At ERA Star Real Estate Center we are changing with the times and developing new ways, such as this three-level support program, to gain more and more market share for our people and the company."

ERA Star Real Estate Center has over 200 sales associates serving the real estate needs of consumers throughout Orange County from offices in Huntington Beach, Fountain Valley, Lake Forest and Anaheim Hills.

To learn more about their new program or for additional information about real estate in general, you may call ERA Real Estate Center at (714) 841-5177.

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Realtors on the move

Ad wizard Weinberg joins FirstTeam

Gaylee Weinberg, 31, of Los Angeles has joined FirstTeam Real Estate as director of Corporate Communications. The appointment was effective January 1992. Weinberg notes with a smile, "We would have made the announcement sooner, but our staff is so busy producing the best real estate ad campaigns in the country that we honestly didn't have time to write this story!"

Since stepping in at FirstTeam, the firm has earned first place trophies for the best newspaper advertising and the best real estate videotape in a nationwide competition of more than 1,200 competing firms. Together, these firms make up the RELO organization which sold over \$70 billion worth of residential real estate in 1991.

According to Bill Plattos, vice president and general manager of Orange County's leading real estate organization, "Gaylee has more than 10 years of advertising and public relations experience in both northern and southern California. Over the course of her career, she has held executive positions with a national real estate firm, the city of West Hollywood, and several other successful companies. In addition, she headed up her own consulting firm in Beverly Hills. Her professional background as a communications expert in the fields of marketing, advertising, public relations and media relations made her the ideal candidate for FirstTeam's director of corporate communications. As anyone who is familiar with her work will tell you, Gaylee is a highly talented and very clever individual. Her experience and expertise shine through on every project she supervises. We are pleased and delighted to have Gaylee as a manager on our administrative team.

"Gaylee made picking the right person to head up our dynamic advertising division easy. She differentiated herself from the competition. She told us that FirstTeam should have a full-service communications agency in-house. Since joining the team, she has given us just that. From original concept and design of our full page color advertising and glossy magazine to copywriting, desktop publishing and inclusive of marketing materials for our sales associates; our ad department can do it all."

Much like FirstTeam itself, Gaylee differentiated herself by adding extra value and service. Our company does the same thing for our clients by marketing homes using our exclusive "Team Concept." That is, when you are represented by a



Gaylee Weinberg

FirstTeam realtor, you're actually hiring an expert team of escrow, mortgage banking and marketing professionals all working together to sell your home quickly and at the best price with the least amount of problems," Plattos concluded.

FirstTeam Real Estate spends more money on advertising per sales agent, than any other firm. Coupled with their aggressive public relations programs, they offer the most extensive corporate positioning campaign in Orange County real estate today.

Weinberg said, "Our exclusive media mix saturates the market. FirstTeam's tradition for innovative advertising continued as we were the first real estate company to distribute a video to over 100,000 Orange County homeowners detailing different ways to save thousands of dollars and add value to their homes. This was the video that recently won first place national honors at the RELO convention. Our videotape educated the public about ways they could save thousands of dollars when marketing their home. It was a tremendous success. No other real estate company has this kind of outreach and exposure into the marketplace."

FirstTeam Real Estate has the most talked about, productive and admired real estate in Orange County. According to Weinberg, "We spend more dollars on advertising per agent than any other Orange County real estate company, bar none. Even our competition acknowledges we have the most comprehensive advertising in the industry. FirstTeam's advertising programs are specifically geared towards our local audience. We

know that a great number of people are buying and selling within the county. This exposure attracts the largest number of buyers for our sellers.

With more than \$1,000,000 spent annually on advertising alone, our client's property can be exposed in every major newspaper and magazine in Orange County. In addition, we are extremely proud of our latest marketing tool: The Orange County Home Buyer's Guide. Produced entirely by FirstTeam, this gorgeous, glossy, four-color magazine is distributed free to over 110,000 Orange County residents and newsstands every month. Featuring beautiful pictures and inviting descriptions of properties from homes in foreclosure to grand estates, we are the only company that can present our client's properties in our own magazine. There is simply no publication like it. Even our competition acknowledges, FirstTeam's marketing is first again!"

Weinberg added, "Our award-winning advertising is locally targeted. We are Orange County's real estate team. Because we are independent we do not have to waste advertising dollars trying to generate new franchises. Our approach is so unique because it is direct. It is designed to generate calls from prospective buyers unlike franchises and national companies which promote themselves.

"Because we are locally owned, our outstanding advertising department is in-house and is able to quickly respond to the ever changing real estate market in Orange County. Nobody does advertising and marketing any smarter, better or bigger than FirstTeam. Our track record of success proves absolutely that our aggressive, cutting-edge, million-dollar marketing works."

A proud graduate of the University of California, Berkeley, Weinberg is an active member of the Public Relations Society of America/Orange County Chapter, The Ad Club of Orange County, The American Advertising Federation, The National Association of Female Executives, and Women In Communications. She also serves on the Marketing Communications Committee of the American Cancer Society/Orange County and volunteers in several local charitable organizations.

According to combined statistics from the 11 area Boards of Realtors, FirstTeam is the number one selling real estate company in Orange County.

For more information, telephone (714) 557-0771.

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Yorba Station program proves successful

Century 21 Yorba Station's Kay McDaniel announced recently that after one year of operation, the Century 21 Quality Service Program has been very successful.

She said, "Last March, we joined with over 5,000 Century 21 offices worldwide to implement an aggressive strategy designed to position our organization as the

leader in quality service. The changes we have made have met with very favorable response from our customers and clients."

Among the changes implemented were a Quality Service Survey program, a first in the real estate industry. Virtually every client doing business with a Century 21 office receives a survey after the close

of the sale. These surveys enable clients to evaluate service provided during their real estate transaction. Initial results have been very positive, with the overwhelming majority of customers and clients reporting that they are satisfied with service provided by their Century 21 office.

Another new feature is the Century 21

Seller Service Pledge certificate, which is given to every client who lists their house for sale with a Century 21 office. This is a written promise of the services the sales associate will provide to market the property.

The Century 21 Quality Service Course has now been conducted for brokers, managers and sales associates throughout the nation.

For more information about the Century 21 Quality Service Program, contact Kay McDaniel at (714) 777-6600.

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		Rate	Points	A.P.R.	Rate	Points	A.P.R.	
ABACUS FINANCIAL GRP.	(800) 649-6688	R	8.000%	1.750	8.23	4.500%	1.000	5.59
AMERIMAC TEMPLE FINAN.	(800) 287-7974	R	8.250%	1.250	8.43	4.750%	1.000	5.95
APPROVED MTG. CORP.	(800) 333-2191	R	8.000%	2.000	8.25	5.125%	1.000	5.62
CENTRAL BUILDING & LOAN	(800) 696-1411	K	8.000%	2.125	8.27	4.250%	2.000	5.90
CERTIFIED FUNDING CORP.	(714) 348-8700	R	8.000%	2.250	8.28	5.500%	0.250	5.91
CHINO VALLEY MTG.	(800) 600-1234	R	8.125%	1.625	8.34	4.500%	1.500	5.64
CMS MORTGAGE SVCS.	(714) 730-7049	R	8.250%	1.375	8.44	4.500%	1.250	5.62
COMMUNITY WEST MTG.	(714) 588-2698	K	8.375%	0.125	8.43	4.500%	0.000	7.14
COUNTRYWIDE FUNDING	(714) 255-9600	K	8.250%	1.125	8.41	4.875%	1.375	6.38
FIDELITY FEDERAL BANK	(714) 650-1890	S	8.350%	1.500	8.55	4.500%	1.000	7.19
FIRST PACIFIC FINAN.	(800) 350-LEND	K	8.125%	1.125	8.29	4.500%	1.000	5.82
FRONTLINE MORTGAGE	(800) 843-7846	K	8.250%	1.500	8.45	5.375%	1.625	6.52
GLENDALE FEDERAL BANK	(310) 781-6823	S	8.375%	1.750	8.61	4.950%	1.000	6.30
GMAC MORTGAGE	(714) 396-5626	K	8.125%	1.500	8.33	5.250%	1.000	6.15
HOUSEHOLD BANK	(714) 261-1818	B	8.250%	2.000	8.51	5.250%	2.000	6.36
INDEPENDENT MTG., INC.	(714) 454-8888	K	8.375%	0.000	8.41	4.500%	0.000	6.08
MORTGAGE ACTION CORP.	(800) 794-5567	K	8.250%	1.000	8.40	5.125%	1.000	6.09
NEWPORT FINANCIAL	(714) 851-0202	K	8.250%	1.500	8.45	5.250%	1.500	6.43
NORWEST MORTGAGE	(714) 939-0244	K	8.250%	2.000	8.51	5.875%	0.000	6.23
OCEAN WEST FUNDING	(714) 544-5300	R	8.250%	1.000	8.40	5.000%	1.000	6.44
OCEANVIEW FINANCIAL	(800) 266-0555	R	8.250%	0.375	8.33	4.750%	1.250	6.45
PACIFICA MORTGAGE	(800) 468-0550	R	8.375%	0.000	8.41	4.875%	0.000	5.86
RSI MORTGAGE	(800) 776-4774	K	8.000%	1.750	8.23	4.625%	1.750	6.39
SHEARSON LEHMAN MTG.	(800) 624-3165	K	8.125%	2.000	8.38	5.000%	2.000	5.95
SOUTHERN PACIFIC MTG.	(714) 921-9400	R	8.375%	0.000	8.41	4.875%	1.000	6.30
STATEWIDE FUNDING	(714) 598-9216	R	8.125%	1.250	8.30	4.500%	1.000	5.82
TLC FINANCIAL SVCS.	(714) 396-5862	R	8.000%	1.500	8.20	4.875%	0.875	6.33
V.P. WICKLINE	(800) 400-1441	R	8.000%	2.250	8.28	5.500%	2.250	6.30
WEST COAST MTG. GRP.	(800) 400-1611	R	8.500%	0.000	8.54	6.125%	0.000	6.40
WESTCAL FINANCIAL	(714) 720-8440	R	8.125%	1.125	8.29	4.350%	1.500	5.68
WESTERN LIBERTY MTG.	(714) 369-0250	K	8.000%	2.000	8.25	4.750%	1.750	6.40

Rates as of Oct. 29, 1992. All loans listed are conventional 30/30 for loans below \$202,300 except as specified in the "Notes" column. Points are the per cent of the loan balance paid to the lender at the time of loan closing. For fixed-rate loans, borrowers are advised to compare lock-in features; for adjustable programs ask the lenders if the loan has the potential for negative amortization as well as other important factors such as the index, margin, caps, insurance and lock-in. Lender Type is: B = bank; K = mortgage banker; R = mortgage broker; S = savings & loan. Mortgage bankers and brokers are licensed by the California Department of Real Estate as either a broker or corporation. For more information call Calif. DRE at (916) 739-3758.

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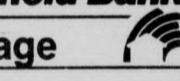
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REAL ESTATE TRANSACTIONS

Transactions taken from Orange County public records. The dollar figure with the small letter "f" means full price. The dollar figure with the small letter "p" means partial price.

PLACENTIA

- 1968 Burgess Circle, single family residence. \$355,000f John W. and Carol I. Gulzow to William C. and Patricia Stevenson. Sept. 25.
- 426 Wooden Drive, single family residence. \$255,000f George F. and Karen M. Palmer to Thomas M. and Joyce S. Stevenson. Sept. 25.
- 2311 Cayuga Ave., No. E, single family residence. \$134,000f Henry J. and Natalie A. Leon to Robert E. and Josephine Q. Davis. Sept. 25.
- 908 Hibiscus Way, No. Y, \$225,000f Russell M. and Sumi Okura to Leslie R. Putnam et al. Sept. 25.
- 1454 Ave Alvarado, single family residence. \$29,000p Erma A. Diehl to Patrick and Charlotte Hurley. Sept. 23.
- 430 Eve Circle, single family residence. Golden West FCU to World S&L. Sept. 25.
- 5251 Cedarlawn Drive, single family residence. \$202,500f Evelyn M. Roberts to James M. and Monica R. Jordan. Sept. 23.
- 1130 N. Holt Drive, single family residence. \$217,500f Frederick L. and Cyn Pavloff to Elmer S. and Dorothy M. Pence. Sept. 23.
- 1281 Dominica Circle, single family residence. \$182,000f Roland D. and Kathleen Beach to Sherman and Estelle Remais. Sept. 22.
- 154 Saratoga Ave., single family residence. \$210,000f W.G. Sommerville to Southern CA Sunbelt Dev. Inc. Sept. 21.

ORANGE

- 311 N. Lemon St., single family residence. \$143,000f Margot Wilfert to Olga Calderon. Sept. 29.
- 174 N. Stevens St., single family residence. \$160,000f Edith Grace Vandelen to Chansa Kho et al. Sept. 29.
- 1911 E. Center St., single family residence. \$180,000f Tin X. and Tuyet B. Nguyen to Ha T. Nguyen et al. Sept. 29.
- 534 N. Rancho Santiago Blvd., single family residence. \$195,000f Tom and Marlene D. Capron to Kenneth E. and Mary C. Kressin. Sept. 30.
- 756 S. Woodland St., single family residence. Serrano Reconveyance Co. to Home Savings of America. Sept. 29.
- 1523 E. San Alto Ave., single family residence. Serrano Reconveyance Co. to Home Savings of America. Sept. 29.
- 1548 E. Baldwin Ave., single family residence. \$207,000f James W. and Larrie Adamson to Andrew and Denise L. Salcido. Sept. 30.
- 2803 N. Kingsgate Drive, single family residence. William J. and Lois Thompson to Gary and Georgianna L. Lindstrom. Sept. 28.
- 2490 N. Waterford St., rural. \$572,000f Standard Pacific Corp to Kaname and Satsuko Nitao. Sept. 30.
- 9342 N. Batavia St., single family residence. Ress Financial Corp. to Raymond J. and Yvonne D. Vernimme. Sept. 30.
- 1422 N. Shaffer St., single family residence. \$255,000f R.S. and Dorothy J. Mackenzie to Louis and Rene Peters et al. Sept. 29.
- 1137 E. Wilson Ave., single family residence. \$310,000f Susan A. Sherman to James H. Dodson. Sept. 30.
- 1943 E. Adams Ave., single family residence. \$197,500f Stanley L. Garrett to Raymond L. and Terry A. Walls. Sept. 29.
- 2602 E. Jacaranda Ave., single family residence. \$218,000f Hector O. and Lenore Durazo to Robert J. and Lucille Hengstebek. Sept. 30.
- 358 N. Waverly St., single family residence.

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- \$195,000f Vera M. Davis to R.G. Larsen. Sept. 30.
- 1942 E. Rose Ave., multi-family residence. \$206,000f Donald G. and Sarah M. Capps to Charles J. and Judith M. Azzopardi. Sept. 30.
- 864 N. California St., single family residence. \$195,000f Dorothy L. Lord to Alex J. and Linda B. Fey. Sept. 29.

- 1920 E. Lomita Ave., single family residence. \$170,000f John V. and Grace A. Dipple to Gregory Margolese. Sept. 29.
- 820 S. Yorba St., single family residence. \$267,000f United States of America to Frances D. Cook et al. Sept. 29.

- 120 N. Hidden Canyon, single family residence. \$343,000f Radnor Pennhill Orange to William E. Brinker and Nancy D. Jr., Sept. 30.

- 402 N. Elk Glen Lane, single family residence. \$239,000f Thomas C. and Mary P. Webb to Sandra C. Wright. Sept. 30.
- 7927 E. San Luis Drive, single family residence. \$345,000f Standard Pacific Savings LP to Savage Family Trust. Sept. 30.

- 209 N. Singingwood St., No. 104, condominium. \$156,000f David Hultquist to Gregory S. and Maureen L. Kirby. Sept. 29.

VILLA PARK

- 10672 S. Dorothy Circle, single family residence. \$398,000f Rex M. King to Paul S. and Karen K. Gray. Sept. 30.
- 17831 S. Helena Circle, single family residence. \$237,000f Roger A. and J. Jarholinski to Dowling Tsai et al. Sept. 29.

ANAHEIM

- 1203 N. Ventura St., single family residence. \$169,000f Zippel Trust to Stephen and Maricela Gill. Sept. 29.
- 727 N. Roanne St., single family residence. \$169,000f Presidential Mtg. Co. LP to George and yvonne Dey et al. Sept. 28.
- 715 N. Cambria St., single family residence. TD Service (TE) to Western Cities Mtg. Corp. Sept. 29.
- 1019 N. Modena Place, single family residence. \$179,000f Henry M. and Katherine Holley to Jose M. Viramontes. July 30.
- 1233 E. Banyan Ave., single family residence. \$160,000f Federal National Mtg. Assn. to Hanh Q. and Susan P. Pham. Sept. 30.
- 833 S. Oakhaven Drive, single family residence. \$194,000f David M. Zimmer to Chris and Jennifer Franchimone. Sept. 29.
- 2847 W. Bridgeport Ave., single family residence. \$198,000f Timothy E. and Patricia Benefiel to Vito M. and Rebecca A. Zaccaria. Sept. 29.
- 9732 W. Guinida Lane, single family residence. Hamilton Financial Corp. to Federal National Mtg. Assn. (FNMA). Sept. 29.
- 9672 Harle Ave., single family residence. \$155,000f Carl F. Crenshaw to Douglas A. Kerwitz et al. Sept. 30.
- 309 S. Nutwood St., single family residence. \$125,000f Loren D. and Betty S. Riddle to Joan L. Hightower. Sept. 30.
- 701 S. Echo St., single family residence. Russell and Marion Rishell to Stanley and Linda Thompson. Sept. 30.
- 1660 W. Ball Road, multi-family residence. American Reinsurance Co. to Aetna Life Ins. Co. Sept. 29.
- 1672 W. Mells Lane, single family residence. \$215,000f Karly T. Cleveland to Michael W. and Pamela F. O'Farrell. Sept. 29.
- 2004 E. Clifpark Way, single family residence. Marguerite Owens to new Castle Trading Co. Inc. Sept. 28.
- 1755 N. Partridge St., single family residence. \$400,000f Storch Trust to Danny G. Boston et al. Sept. 29.

- 2749 E. Covey Court, single family residence. \$323,000f James W. and Jean W. Oldfield to Paul R. and Brenda C. Jackson. Sept. 30.

- 156 S. Flower Hill St., single family residence. \$380,000f C.E. and E.O. Marvin to Dexter B. and Margaret A. Long. Sept. 29.

- 211 S. Redwood Ave., No. 48, condominium.

- 630 W. Lambert Road, No. 27, condominium. \$128,000f Kathleen L. Henderson to Robert J. Olivier. Sept. 23.

- 1321 N. Roanoke St., single family residence. \$200,000f Gary and Hannah Whisenand to Terry L. and Susan M. Moore. Sept. 30.

- 9192 Wallace Ave., single family residence. Beneficial Mgmt. Corp/America to Beneficial Ca. Inc. Sept. 29.

- 2600 Bruce Lane, single family residence. \$195,000f Pearl J. Smith to David S. and Diana C. Naley. Sept. 30.

- 943 S. Glenciff St., single family residence. \$139,500f Mary Jane Carbone (TE) to Juline V. Verrette. Sept. 30.

- 520 S. McFadden St., single family residence. Esperanza G. Deaguilar to Robert and Norma Gonzales. Sept. 29.

- 1910 E. Francis Ave., single family residence. \$210,000f Larry A. and Barbara J. Huber to Irene Hernandez et al. Sept. 30.

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BUILDING PERMITS

Permits granted and issued the week of Oct. 26.

ORANGE

- 1813 E. Timberland Ave., Hebert, closet. \$5,742
- 6916 E. Hidden Oaks Lane, Swenson, pool. \$16,170
- 4100 E. Walnut Ave., El Dorado School, building addition, \$92,976
- 734 S. Earlham St., Fallihee, re-roof. \$8,235
- 265 S. Gardner St., Sauvagerot, room addition, \$9,642
- 16 City Blvd. West 97, Balboa, neon sign. \$11,000
- 611 E. Jefferson Ave., Roberts, French door. \$400
- 367 N. Equestrian Drive, Su, room addition. \$976,001
- 3018 E. Ruth Place, Long, home improvement, \$490
- 169 S. Shattuck Place, Rock, pool. \$14,000
- 215 S. Orange St., Schaal, duplex. \$113,410
- 219 S. Orange St., Schaal, garage, laundry. \$59,520
- 5614 E. Crater Lake Ave., Van Dagens, elevation deck, \$4,186
- 630 S. Glassell St., AT Management and Realty, remove roof. \$499
- 5114 E. Muir Drive, Daniels, wall. \$6,181
- 655 N. Tustin St., P.J. Casa Fiesta, sprinkler system. \$1,200
- 3500 W. Orangewood Ave., Shogun, sprinkler system. \$10,700
- 1911 N. Tustin St., Taft Cleaners, exit door. \$500
- 455 S. Main St., CHOC, sprinklers. \$4,000
- 4208 E. Fitzgerald Ave., O'Hanion, pool. \$21,175
- 2244 W. Beverly Drive, Solevio, room addition. \$19,152
- 5917 E. Crater Lake Ave., Pahl, room addition. \$24,912
- 600 S. Main St., Citicorp, sprinkler system. \$24,375
- 455½ N. Cypress St., Gonzales, demolition. \$600
- 909 N. Tustin St., Stop N Go, Wall Signs. \$1,800

FULLERTON

- 432 N. Lee Ave., residential (res.) re-roof. \$2,420
- 1816 Skyline Drive, res. addition (add.), retaining walls. \$4,260
- 310 N. Basque Ave., res. alteration (alt.). \$8,800
- 2520 E. Chapman Ave., commercial (comm.) alt., \$47,250
- 400 Cienaga Drive, res. re-roof. \$8,250
- 1484 Roberta Ave., res. re-roof. \$2,530
- 1519 Revere Drive, res. re-roof. \$3,080
- 1487 Skyline Drive, res. add., skylight. \$785
- 1487 Skyline Drive, res. room add.. \$14,350
- 834 Morningside Drive, res. add., patio cover. \$4,147

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- 625 Gage Ave., res. add.. \$765.
- 2351 W. Orangethorpe Ave., comm. alt.. \$650.
- 601 N. Hart Place, res. add.. \$4,770.
- 137 W. Ash Ave., res. re-roof. \$1,650.
- 441 W. Hermosa Drive, res. add., garage. \$6,040.
- 1360 Shadow Lane, res. re-roof. \$24,200.
- 900 Nutwood Ave., res. re-roof. \$1,980.
- 629 West Ave., res. re-roof. \$1,980.
- 2301 Hartford Ave., res. re-roof. \$3,080.
- 430 W. Knepp Ave., res. add., block wall. \$1,055.
- 2243 Hartford Ave., res. alt.. \$2,100.
- 201 Marigold Ave., res. add., block wall. \$960.
- 1566 Yermo Place, res. re-roof. \$7,975.
- 114 N. Woods Ave., res. re-roof. \$2,090.
- 2009 Calle Miranda, res. re-roof. \$7,425.
- 3933 Nieto Place, res. re-roof. \$3,300.
- 375 E. Imperial Hwy., comm. alt.. \$84,070.
- 121 Waldo Ave., res. alt.. \$12,700.
- 756 Stephens Ave., res. re-roof. \$2,750.
- 268 Catalina Road, res. add., patio cover. \$3,600.
- 337 W. Southgate Ave., res. add., block wall. \$610.
- 401 W. Southgate Ave., res. add., block wall. \$610.
- 628 Catalina Road, res. alt.. \$3,000.
- 1833 Avenida San Lorenzo, res. re-roof. \$7,700.
- 152 N. Princeton Ave., res. alt.. \$1,000.
- 300 N. Orchard Ave., res. add., balcony. \$3,285.
- 2019 Roberta Ave., res. alt.. \$800.
- 2017 Pioneer Ave., res. re-roof. \$7,700.
- 109 Rose Drive, res. re-roof. \$550.
- 206 Ladera Vista Drive, res. re-roof. \$550.
- 1012 E. Commonwealth Ave., res. re-roof. \$1,100.
- 1700 Kingham Way, res. re-roof. \$7,700.
- 3053 Heather Drive, res. re-roof. \$2,530.
- 500 Baker Ave., res. alt.. \$500.
- 2407 Balfour Ave., res. add., patio cover. \$1,920.

BREA

- 3151 E. Imperial Hwy, addition of two 5-ton air conditioning units.
- 826 Cedar Ave., Install new, roof over deck. \$400.
- 359 E. Lotus Place, re-roof. \$2,400.
- 3040 Saturn St., install fire sprinklers. \$3,000.
- 820 Mullberry, re-roof. \$600.

- 480 N. State College, construct retaining wall. \$2,160.

- 3363 Date, re-roof, no value.

- 1180 Joyce Drive, re-roof. \$1,800.

- 835 Lime St., re-roof, no value.

- 235 E. Imperial Hwy., Suite A, install illuminated sign.

- 1050 Beacon St., Install fire protection. \$1,275.

- 2950 E. Imperial Hwy., addition of brick wall inside building. \$3,000.

- 1020 Dorothy Drive, re-roof. \$4,100.

- 940 Pear St., relocate hot water heater.

- 357 Glen Oaks, replace 1974 permits 13330 and 10106 for room additions.

- 104 S. Madrona, residential demolition.

- 110 S. Madrona, residential demolition.

- 124 S. Madrona, residential demolition.

- 132 S. Madrona, residential demolition.

- 138 S. Madrona, residential demolition.

- 103 S. Walnut, residential garage demolition.

- 105/105 1/2 S. Walnut Ave., residential demolition.

- 111 S. Walnut Ave., residential demolition.

- 113 S. Walnut Ave., residential demolition.

- 120 W. Ash Street, residential demolition.

- 104 S. Walnut Ave., residential demolition.

- 112 S. Walnut Ave., residential demolition.

- 119 S. Walnut Ave., residential demolition.

- 123 S. Walnut Ave., residential demolition.

- 133 S. Walnut Ave., residential demolition.

- 141-143 S. Walnut Ave., residential demolition.

- 1360 Ponderosa, re-roof. \$2,350.

- Brea Mall #1108, raise sprinkler heads. \$400.

- 376 S. Valencia, Conversion of Unocal's "O" building from a photo labe to an office building. \$69,000.

- 705 Birch Street, install fire sprinklers. \$12.

- 2389 Carrotwood Drive, construct patio cover. \$2,500.

- 642 N. Citrus, build brick wall. \$1,242.

- 303 Pomelo, re-roof. \$600.

- 1298 W. Woodcrest, re-roof. \$2,500.

- 1150 W. Central Ave., tenant improvement. \$26,092.

- 581 Tamarack, install electrical equipment. no value.

- 2651 Saturn, alteration, no value.

- 624 S. Brea Blvd., build office walls. \$450

- 1065 Brea Mall, space 2165, conversion of space to a new restaurant. \$13,620.

- 200 Verbena Lane, build retaining wall.

- 1108 W. Imperial Hwy., exterior lighting.

- 620 Berry St., installation of fire sprinklers. \$1,044.

- 2268 Crestview, re-roof. \$8,000.

- 602 S. Brea Blvd., install fire suppression system. \$1,000.

- 1298 W. Woodcrest, repair, no value.

- 1401 N. Wardman Dr., remodel, no value.

- 127 Locust Street, re-roof, no value.

- 855 E. Birch Street, electrical, no value.

- 1050 E. Imperial Hwy., Ste. C-5, interior tenant improvement. \$16,500.

- 1149 N. Delay Street, retaining wall. \$1,260.

LA HABRA

- 10,000 spent to remodel kitchen in the block of 500 South Raymond Street.

- \$129,000 spent to build a single family dwelling in the 100 block of West Buena Vista Ave.

- \$15,000 spent to repair fire damage in the 200 block of South Monte Vista St.

- \$7,000 spent to re-roof in the 1000 block of Tropicana Way.

- \$3,750 spent to re-roof in the 1300 block of Brass Lantern Drive.

- \$3,000 spent to build a porch in the 600 block of North Ward St.

- \$2,300 spent to re-roof in the 1600 block of East Francis Ave.

- \$4,000 spent to build a new market and deli in the 300 block of South Harbor Blvd.

- \$2,363 spent to build a fireplace and replace bay windows in the 200 block of N. Orange St.

- \$2,850 spent to re-roof in the 800 block of North Palm St.

- \$1,485 spent to replace driveway in the 1700 block of East Hodson Ave.

- \$5,250 spent to re-roof in the 2200 block of West Wimbelton Way.

- \$1,000 spent to replace driveway in the 2000 block of San Jose Ave.

- \$3,700 was spent for a new business in the 1900 block of West Imperial Hwy.

- \$6,600 was spent to re-roof in the 300 block of North Parsons St.

- \$2,800 was spent to re-roof in the 1300 block of West Whittier Blvd.

- \$2,500 was spent to re-roof in the 600 block of North College St.

- \$2,347 was spent to build a blockwall in the 100 block of Keene Drive.

- \$3,300 was spent to re-roof in the 700 block of Kinley St.

- \$3,900 was spent to re-roof in the 1000 block of Flamingo Way.

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BUILDING PERMITS

Permits granted and issued the week of Oct. 26:

VILLA PARK

- 10221 Sterling Ave., Foster, workshop, \$3,000.
- 18901 Canyon Crest, Wedemeyer, compressor, \$1,000.
- 9471 Florence Circle, Wakabayashi, wall, \$3,000.

ANAHEIM HILLS

- 1785 Willow Woods Drive, repairs, \$2,800.
- 911 Champlain Circle, repairs, \$1,000.
- 5630 E. Santa Ana Canyon Road, fire sprinklers, \$10,080.
- 7900 E. Sunset Ridge Road, reroof, \$1,585.
- 7370 E. Santa Ana Canyon Road, sign, \$1,585.
- 1093 S. Rimwood Drive, swimming pool, \$18,000.
- 145 S. LaPaz, reroof, \$3,140.
- 539 S. Evening Songs Ave., deck, \$1,200.

ANAHEIM

- 4633 E. LaPalma Ave., Bldng. No. 2, insulate, \$64,750.
- 1820 N. Lemon St., fire sprinklers, \$4,600.
- 1624 E. Broadway, re-roof, \$2,900.
- 517 S. Citadel Lane, re-roof, \$2,000.
- 1304 N. Alamo St., re-roof, \$3,890.
- 829 Jade Way, swimming pool, \$14,100.
- 616 S. Adria St., re-roof, \$2,500.
- 1401 S. Anaheim Blvd., office improvements, \$20,000.
- 1749 N. Kant St., re-roof, \$4,500.
- 1290 Knollwood Circle, re-roof, \$29,585.
- 514 S. Aron St., room addition, \$7,307.
- 4161 E. LaPalma Ave., office improvements, \$75,000.

- 1405 E. Diana Ave., room addition and remodel, \$17,760.
- 901 Sedona, house, \$152,000.
- 915 Sedona, house, \$171,000.
- 907 Sedona, house, \$164,000.
- 1061 N. Lomita Place, re-roof, \$2,970.
- 817 W. Wilhelmina St., re-roof, \$5,462.
- 203 N. Evergreen St., re-roof, \$1,323.
- 1171 Oaknoll Drive, re-roof, \$1,800.
- 583 S. Hibiscus Way, home improvements, \$3,000.
- 136 N. Bluerock St., wall, \$2,260.
- 878 Parkglen Place, wall, \$3,426.
- 844 Parkglen Place, wall, \$2,000.
- 1301 N. Lemon St., storage racks, \$50,000.
- 2845 Stonybrook Drive, re-roof, \$4,100.
- 4165 E. LaPalma Ave., computer assembly, \$84,000.
- 1823 W. Glen Ave., re-roof, \$10,000.
- 301 S. Anaheim Blvd., demolition, \$15,000.
- 2530 E. Maverick Ave., patio cover, \$1,400.
- 201 N. Kathryn Drive, patio cover, \$4,800.
- 410 Beachtree, patio cover, \$3,971.
- 328 S. Western, home improvements, \$4,400.
- 1222 Eastwood Drive, home improvements, \$4,000.
- 931 Paula Lane, re-roof, \$1,600.
- 930 Paula Lane, re-roof, \$1,500.
- 920 Paula Lane, re-roof, \$1,500.
- 1223 E. Topaz Ave., reroof, \$3,000.
- 706 N. Janss St., wall, \$1,650.
- 223 N. Crescent Way, repair concrete, \$4,000.
- 121 S. Montgomery Way, fire sprinklers, \$6,000.
- 2133 Almont Ave., apartment building improvements, \$11,000.
- 4887 E. LaPalma Ave., office improvements, \$5,000.
- 1340 W. Pearl, block wall, \$2,116.

YORBA LINDA

- 5475 Brentwood, air conditioning, no value.
- 18142 Imperial Hwy, special inspection, no value.
- 6375 Golden Gate, patio cover, \$3,636.
- 17782 La Entrada, reroof, \$5,700.
- 22445 La Palma Ave., passageway in wall, \$500.
- 4734 Via La Primavera, reroof, \$4,874.
- 4862 Liverpool, changeout kit, no value.
- 5200 Mountain View, wall, \$2,856.
- 19691 Dunsmire Plaza, reroof, \$3,300.
- 5505 Lakeview Ave., reroof, \$3,990.
- 17242 Walnut St., reroof permit, no value.
- 17380 Marda, walk deck permit renewal, no value.
- 3450 Fairmont Blvd., patio and deck, \$12,012.
- 19035 Sundown Lane, room addition, \$20,475.
- 20115 Nob Hill Drive, patio, \$3,996.
- 19301 Yorba Linda Blvd., garden wall, \$5,605.
- 20575 Via Verona, patio cover and enclosure, \$6,720.
- 4510 Avenida Estrada, garden wall, \$605.
- 4492 Ave de la Estrelas, garden wall, \$503.
- 5695 Camino de Bryant, single family dwelling, \$309,630.
- 18080 Graham Lane, room addition, \$21,659.
- 18035 Graham Lane, room addition, \$27,680.
- 21645 Stonehaven Drive, pool, \$18,045.
- 5690 Camino de Bryant, pilasters, \$500.
- 27805 Elk Mountain Drive, pilasters, \$500.
- 27800 Aleutia Way, wall and pilasters, \$850.
- 27810 Aleutia Way, wall and pilasters, \$850.
- 27820 Aleutia Way, wall and pilasters, \$850.
- 27830 Aleutia Way, wall and pilasters, \$850.
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- 27850 Aleutia Way, wall and pilasters, \$850.
- 27890 Aleutia Way, wall and pilasters, \$850.
- 27860 Aleutia Way, wall and pilasters, \$850.
- 27870 Aleutia Way, wall and pilasters, \$850.
- 27880 Aleutia Way, wall and pilasters, \$850.

Brea NSR able to cut out the middleman

Remember the good old days, when your client needed a loan, you sent them to see the local banker. The local banker was the man that made all the decisions at the bank. Your clients knew when they left the bank office if they had a loan or not. There were no "loan committees" or sales reps that stood in your way. No middleman that raised your loan fees to cover the cost of commissions. There were no loan brokers involved that charged extra fees to arrange your financing. Just your local banker. He told you yes or no right on the spot. Those days are back, thanks to tom White and NSR Mortgage Bankers.

Thomas E. White, a 20 year veteran of the Mortgage Banking Industry, former president of Home Fed Mortgage Corporation and Plaza Funding has created a new mortgage banking concept that brings us back to yesteryear. NSR Mortgage is a newly formed division of a major mortgage banking, direct lender that is currently servicing nearly \$1.0 billion in mortgage loans. NSR, which stands for No Sales Rep, has opened a new office in Anaheim Hills that is currently offering mortgage loans under the "local banker" theme.

"With no sales rep," states White, "we can offer loans to any borrower at some of the lowest prices on the street today, be-

cause there are no commissions to pay."

One of the realtors biggest problems with lenders is that sales reps, or loan agents seem to get in the way. They can't give a real loan approval. They can't make any decisions. The biggest problem is they can't say no. they try to process every loan that comes in the door and after wasting a lot of time, these loans go nowhere. Realtors need an answer fast. They want to get their client the best deal in financing, but more importantly, they must get fast, correct answers for all those involved in a transaction. With most loan originators, they have to wait until the loan is processed, and underwritten before they can call out the approval. And if a loan broker is involved, they can't give an answer at all until they find a lender that will fund the loan. Matter of fact, states White, they can't even back their own rate quote until the documents are drawn, and the loan funds in most cases.

At NSR, the borrower works directly with the local banker. Within 24 hours, they have an answer. Since no commissions are paid, loans aren't marked up and the savings is passed on to the borrower. Since there are no loan brokers involved, the fee's are cut in half. Processing time is also cut in half due to the

fact that NSR has a fully automated processing system and can draw its own documents right at the office, and through the use of alternative documents, loans are underwritten, processed and closed in a record amount of time.

What the real estate agent and borrower gets, is the privilege of working with a seasoned mortgage professional, who can make the decisions and give the answers needed right away to make each transaction successful, plus get low interest rates and the low fee's, saving the client thousands of dollars. Since each NSR office is staffed with three employees, the manager, the underwriter and loan processor, overhead costs are at a minimum, so the savings is passed on to the borrower and realtors find it easier to get answers because everyone works together and is familiar with all the loans in process.

In Brea, the local banker is Josephine Ryan. Ryan has been in the mortgage banking business for over 15 years. She started as a loan processor in 1977 and moved up the ranks into underwriting and then loan originations. For the past 14 years she has held management positions with several Southern California mortgage companies.

NSR Mortgage is located at 955 E. Birch Ave., in the Brea Marketplace. The telephone number is (714) 257-0122.



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LA HABRA SPECIAL

First-time buyer or investor. 2 bedroom, 1.5 bath condo. Quiet rear unit location. Roomy single-car garage. Private patio. Seller transferred. FHA/VA approved. Only ***109,900**. Call today to see.



Branch Manager
Renee Wiginton

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MORTGAGE

(714) 998-6300

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LOCAL

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2-99



HOMES
FOR SALE
BEGINS HERE

REAL ESTATE
CLASSIFIED DEADLINE
Tuesdays, 12 Noon.
To Place Your Ad Call
(714) 704-3750

ANAHEIM

GORGEOUS
3Br home new central
air, new paint, 2 patios,
new baths, copper
plumbing, newer
kitchen, call Len.
THE WESTERN GROUP
(714) 772-3209

HOUSE & BACK UNIT
Great income potential,
2Br 1Ba & 1Ba 1Ba,
huge corner lot, fire-
place, call Ezequel.
THE WESTERN GROUP
(714) 772-3209

**SPACIOUS &
GRACIOUS**
Hugh 1950 sq ft 3Br,
1.75Ba, home w/new central
air, new kitchen ap-
pliances, sliding french
doors, separate dining, 17
X 25 family room & more.
\$215,000
CENTURY 21 AGENCY
(714) 761-2411

Gorgeous 1800 sf Home
Newly decorated 3Br &
den (could be 4 Br) Huge
master Br 18 x 18 & gigantic
2nd Br is 16 x 24. 1.75Br,
country kitchen, lg con-
crete driveway, new
crpntg & lots of verticals.
Quiet loc, reduced to \$175K
CENTURY 21 AGENCY
(714) 761-2411

**DRASTICALLY
REDUCED PRICE**
3 Br 1.75Ba a home
w/remodeled kitchen &
baths. Comes complete
w/360 sq ft sunroom & spa.
7200 sq ft lot. \$187,900
CENTURY 21 AGENCY
(714) 761-2411

**HUD
PUBLISHER'S
NOTICE**

**EQUAL HOUSING
OPPORTUNITY**

All real estate advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex or national origin, or an intention to make any such preference, limitation or discrimination."

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis.

ANAHEIM

ROOM TO GROW
w/this roomy 1338 sq ft. on
spacious 7900 sf lot.
Good family neighbor-
hood, RV access. 18 X 12
encl patio & more.
\$169,900
CENTURY 21 AGENCY
(714) 761-2411

It's a 10
Move on up!! 3Br, 1.75Ba
w/lg family room, newer
crpt & tile roof. Lots of
NEW for only \$205,000
CENTURY 21 AGENCY
(714) 761-2411

NICE CORNER LOT \$214,900
3Br, 1.75 bath, lg liv/
fam rm, din area, stg rm
in gar/could be 4th rm.
Great price, lots of pot-
ential. Call **C-21/Yorba**
Station 777-6600.

\$220,000
Garden window, baths,
frpl, wet bar, pool, ac.
Must see!
PEGGY TIMANUS
FRANK REED REALTY
(714) 772-3025

\$179,900
3 or 4Br 1.75Ba, dining
room, frpl, courtyard, up-
graded bath.
PAM WINTON
C-21 Emery 714-635-4011

3Br 2Ba. Inside laundry, 2
car attached w/access to
inside. \$189,900
EDWARD REY
(714) 772-8990

\$209,000
Will lease option.
(714) 564-1357

FULLERTON
\$191,000
4Br 1.75Ba, pool, newer
roof, inside laundry,
great location.
SCOTT NARROW
C-21 Emery 714-635-4011

Low Price; High Value
2Br 2.5Ba Condo. Washer
& dryer. \$124,000
CENTURY 21 AGENCY
(714) 761-2411

Spacious Ranch Style
3Br, large LR, F/P, fam.
rm, frpl, din. Open floor
plan. \$190,000 974-7033
ERA Star Real Estate

**20 REASONS
TO BUY THIS HOME**
1) Family Homes. 2) Spec-
tacular view of Cleveland
National Forest, 3) Lots of
space. 4) Great neighbor-
hood. 5) Good schools. 6)
Family oriented commu-
nity. 7) Schools are close. 8)
Walk to parks. 9) Over 2300
square feet. 10) Victorian
decor. 11) 4 bedroom. 12)
3-bathroom. 13) Bonus room.
14) Large lot. 15)
3-car garage. 16) Pool. 17)
Spa. 18) Cov'd patio. 19) In
Corona. 20) Only \$269,900
(714) 735-3205, owner

ANAHEIM HILLS
MINI ESTATE
4Br, 2.5Ba, fam. rm, frpl,
forml, din, spectacular
view! \$364,900 974-7033
ERA Star Real Estate

SELLER WILL FINANCE
Lowest price in complex.
2br 1.5ba \$145,000 Agent
(714) 546-6323

BEACH CITIES
BEACH PAD
2 Br, new carpet, fresh
paint, priv. patio. \$109,900
841-5177 ERA Star Real
Estate

BREA
By owner 404 union
4br, 1r, dr, den, bonus
rm, a/c, separate
guest house w/bath.
All upgraded. \$217k
appt. 714/990-2458

MANY UPGRADES \$224,900
4 Br, 1.75 bath, up-
graded tile in baths &
entry, wood shutters in liv.
rm/din rm, RV parking.
Call **777-6600**
C-21/Yorba Station

LA HABRA HEIGHTS
BREATH OF ELEGANCE
5 Br, Grand estate. Mas-
ter suite w/frplc, maid's
quarters, pool and spa
w/waterfall. \$999,000
879-7076
C/21 Chuck Stevens

LA HABRA
★ OWNER FINANCING ★
2 Br, 1 bath, 2 car gar.
With 25% dn. Asking
\$155K. Agent 619-770-9393

LA HABRA HEIGHTS
THIS ONE IS IT! \$449,000
4 Br, 3 bath, sec system,
auto lites, potential RV.
Pool/spa. Clean! Sellers
motivated. Call **777-6600**
C-21/YORBA STATION

MANY UPGRADES \$224,900
4 Br, 1.75 bath, up-
graded tile in baths &
entry, wood shutters in liv.
rm/din rm, RV parking.
Call **777-6600**
C-21/Yorba Station

LA HABRA HEIGHTS
HORSE ESTATE
4 Br ranch, cust. gourn.
kit, form. din., pool, guest
quarters. \$515,000
974-7033 ERA Star

BREA

UP FOR GRABS
3Br, 1.3/4 ba, home with
fam room, frplc, fresh
paint and new carpet.
\$189,000. 879-7076
C/21 Chuck Stevens

SPRAWLING RANCH
3 Br, 1.75 BA, LR w/FP,
frml, din, refurbished kit.
AC. \$200,000 974-7033 ERA
Star Real Estate

★ OWNER CLOSE OUT!! ★
4 Sale **NOW!** Fine homes
in N. Orange County area.
Call OSCAR 526-1375

BUENA PARK

REDUCED \$10,000
This 3Br, 1.75Ba is now the
best buy in the neighbor-
hood! Located in the popular
"San Tract" neighbor-
hood. Has RV access & is
located in Kennedy High
Schl Dist. Only \$169,900
CENTURY 21 AGENCY
(714) 761-2411

\$192,000
3Br 1.75ba, vault ceiling
custom frplc, gleaming
hardwood flrs.

BARBARA WARD
C-21 ACTION
(714) 776-2141

RAMBLING RANCH
4 Br, 2.5 BA, huge lot w/
fruit trees, remodeled kit.,
new roof. \$216,000
841-5177 ERA Star

REDUCED \$16,000
4Br enclosed patio, low
dues, 2 car garage,
FRADFIELD PLACE
\$140,000. Ask for Hank
THE WESTERN GROUP
(714) 772-3209

PLACENTIA
PERFECT STARTER HOME
2 Br, new paint, carpet, re-
modeled tile BA, upgrades
throughout. \$129,999
974-7033 ERA Star

FOR LEASE \$262,500
5 Br, 2.5 bath, 2112 sq ft,
a/c, fam. room. Or lease at
\$1375/mo. Call **777-6600**
C-21 YORBA STATION

TUSTIN
Exclusive 2 Story

4 Br, 2.5 BA, close to fwys
& shopping. FHA/VA ap-
proved. \$139,900 974-7033
ERA Star Real Estate

WHY PAY RENT? \$7000
down, no fee, no qual,
owner will carry. 2Br
Condo 310-694-4470

VILLA PARK
OUTSTANDING VIEW
From this 3 Bdrm, 3
Bath, Home. High in the
Hills. Bleached HW
Floors-Finished Garage.
Mirrored wall in Dr-Fp-
Lite-Bright & Open. No
Work Needed-Just move in.

SHARON BURT
PRUDENTIAL CA REALTY
(714) 998-8040

CONTEMPORARY CONDO.
3 br, 3 ba, with lovely
built ins. Sunken tub in
master suite. Pool, spa
and BBQ area. \$193,000
879-7076
C/21 Chuck Stevens

WHITTIER
CONTEMPORARY CONDO.
3 br, 3 ba, with lovely
built ins. Sunken tub in
master suite. Pool, spa
and BBQ area. \$193,000
879-7076
C/21 Chuck Stevens

**REAL ESTATE
SERVICES**
5 Acre Ranches
Near 4 lakes. 2 hrs from
gambling. O.W.C. \$29,900
\$500 down \$75/month.
1-800 223-4763

YORBA LINDA
1 LEVEL CONDO \$134,000
2 Br, 1.75 bath, upper unit,
across fr. pool area, nr
new light gray crpt. 2 mstr
BRs, walk-in closets. C-21
YORBA STATION 777-6600

3 YEARS NEW \$219,999
3 Br, 2 bath Doll House.
Sgl story, beaut. decor,
vaulted ceilings, tile entry.
Call **(714) 777-6600**
C-21/YORBA STATION.

PROMETORY POINTE \$285K
Fantastic 180' view of city
lights fr mtns to the sea!
Upgrades. 3 Br, 2 bath,
sec syst. Call **777-6600**
C-21/YORBA STATION

THIS ONE IS IT! \$449,000
4 Br, 3 bath, sec system,
auto lites, potential RV.
Pool/spa. Clean! Sellers
motivated. Call **777-6600**
C-21/YORBA STATION

SHARE 2 BR, 2 bath Condo.
priv. bath, pool, furnished
except BR, walk to CAL ST
Fullerton, Indry fac. \$340
mo. (310) 397-3737

1 MONTH FREE
2 Bedroom, garage, best
location in town. \$690. Call
Marjorie (714) 738-1842

**RENTALS
BEGIN HERE**

LA HABRA HEIGHTS

AFFLUENT LIFE STYLE
5 bd, 4 bath English tudor
estate. Extensive use of
marble, tile and oak.
\$875,000. 879-7076
C/21 Chuck Stevens

ORANGE

DIVORCE SALE
Newer 3 Br + bonus rm, 3
bath, newly painted, 2
story loc in a very quiet &
cozy comm. 2000+ sq ft.
cathedral ceiling, c/a, din
rm, lg kit, close to histori-
cal section#252,900

CARLOS HERRERA
(714) 744-5495
Casa Blanca Realtors

\$192,000
3Br 1.75ba, vault ceiling
custom frplc, gleaming
hardwood flrs.

BARBARA WARD
C-21 ACTION
(714) 776-2141

RAMBLING RANCH
4 Br, 2.5 BA, huge lot w/
fruit trees, remodeled kit.,
new roof. \$216,000
841-5177 ERA Star

REAR FIND AND PRICE
For this lovely rambl-
ing ranch style 4 br.
Separately fenced pool &
spa. Spacious kit has cozy
breakfast nook and is ad-
jacent to fam. rm w/F/P.
Wonderful mstr. suite
overlooks pool. 3 car gar
has plenty of storage
space. Just \$324,900
998-7250

The Prudential California Realty

**Over Looking Golf
Course in Corona**
Super upgraded 4 yr old
3Br, 2.5Ba w/approx 1600
sq ft. of living space. Cen-
tral air, fam room, 2 car
attached garage w/loads
of upgrades. Just \$195,000
CENTURY 21 AGENCY
(714) 761-2411

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4 Br, 2.5 BA, huge lot w/
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841-5177 ERA Star

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Wonderful mstr. suite
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space. Just \$324,900
998-7250

THE PRUDENTIAL CALIFORNIA REALTY

REAR FIND AND PRICE
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Wonderful mstr. suite
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space. Just \$324,900
998-7250

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Wonderful mstr. suite
overlooks pool. 3 car gar
has plenty of storage
space. Just \$324,900
998-7250

MONTHLY PAYMENTS SLASHED

Up To 50%*



ABANDONED EXECUTIVE HOME

Family rm. w/F/P, new cpt., custom ceramic tile. Master w/built-in bookshelves & fireplace. Vaulted ceilings, formal dining. Lush landscaping. \$239,300. 974-7033.

\$970.01/MO.

CITY LIGHTS AND SUNSET VIEWS

5 BR, 2.75 BA estate. Cathedral ceilings, fam. rm. w/F/P, French doors. Priv. deck off master suite. River rock, lush landscaping, 3-car garage. \$383,000. 974-7033.

\$1552.50/MO.

OWNER WANTS OUT

Spac. 4 BR, 2.75 BA home. Priv. pie shaped lot in cul-de-sac loc. Lowest price in neighborhood. Grt schls, manicured lndscp, 3-car gar., fam. rm., fml din., fam. kit. \$295,000. 974-7033.

\$1195.79/MO.

THE BEST FOR YOUR FAMILY

4 BR, 2.5 BA, 2 story, by the beach. Mstr w/sep. dress area, fml din., upgraded kit. w/eat. area. Priv. brick spa, lush lndscp, cul-de-sac loc. Vld cells, cer. tile firs. 963-7900. \$374,900.

\$1519.55/MO.

*With interest rates at their lowest in 30 years and home prices down as much as 20%, the monthly cost of owning a home is as much as 50% less than three years ago! The monthly payments shown are based on a 30-year adjustable loan with a 20% down payment and a start rate of 4.5% and 4.72% APR. Rate has a lifetime cap of 11.875%.

90% and 95% loans are also available.

ANAHEIM

NO DOWN PAYMENT

Sell out of escrow and owner wants out! 2 story, 2 BR, 1.5 BA, liv. rm. w/F/P, formal din., kit. w/dbl. oven. Beamed ceilings, new cpt., neutral decor. \$124,900. 841-5177.

\$506.28/MO.

FIRST TIME BUYER'S DREAM

3 BR, 1 BA, 2-car gar. FP in liv. rm. C/A, hardwood floors, huge yard. Good cul-de-sac loc. \$176,900. 841-5177.

\$729.23/MO.

ABANDONED RANCH

Spacious ranch style. 3 BR, large liv. rm., FP, fam. rm. formal din., open floor plan. \$190,000. 974-7033.

\$770.17/MO.

OWNER WANTS OUT

3 BR, 1.5 BA ranch style. Air cond., cov. patio, lge. fam. rm., built-in bookcases. Stone FP, corner lot, mature shade trees, quiet & priv. \$204,900. 974-7033.

\$1009.33/MO.

ANAHEIM HILLS

MOVED TO JAPAN

Out-of-country owner. Mini-estate, 4 BR, 2.5 BA, fam. rm., formal din., spectacular view! Prof. landscaped. \$364,900. 974-7033.

\$1479.13/MO.

BREA

SPRAWLING RANCH

3 BR, 1.75 BA, liv. rm. w/F/P, formal din. Refurbished kit. hardwood floors, air cond., prof. landscaped, plum & apricot trees! \$200,000. 974-7033.

\$810.70/MO.

FULLERTON

FIRST TIME BUYER'S DREAM
2 BR, 1 BA, hardwood floors, remodeled kit. Hurry! \$123,000. 974-7033.

\$498.58/MO.

GARDEN GROVE

CHEAPER THAN RENT

Vaulted ceilings, skylight, new cpt. & fresh paint. Lush landscaping, streams. Pool & spa. \$79,900. 841-5177.

\$323.88/MO.

YOU CAN AFFORD THIS

2 BR, 2 BA, 2-car gar. Fireplace, central air, priv. patio. \$134,000. 841-5177.

\$543.17/MO.

THIS IS NOT A TOWNHOUSE

2 BR + den. Remod. kit., din. area, cov. patio. Fresh paint, RV access, huge back yard. Owner is moving out of state! \$159,900. 841-5177.

\$648.16/MO.

REMODELED RANCH

3 BR, 1.75 BA, remod. baths, French doors, 2 car gar., sec. sys., fresh paint, lush landscaping, reduced \$10K for quick sale! \$169,900. 963-7900.

\$688.69/MO.

HUNTINGTON BEACH

BEACH PAD

Walk to the beach from this 2 BR home. New cpt., fresh paint, priv. patio. Lowest price in neighborhood. \$109,900. 841-5177.

\$445.48/MO.

ORANGE

VA/FHA BUYERS

3 BR, 2.5 BA, 2 story, wet bar, formal din., unique loft w/built-in bookshelves, romantic balcony. 2 car gar. \$149,000. 963-7900.

\$603.97/MO.

RAMBLING RANCH

4 BR, 2.5 BA on huge lot. 12 fruit trees! Remodeled kit., fresh paint, new roof. Close to mall. \$216,000. 841-5177.

\$875.56/MO.

EXCLUSIVE CUSTOM HOME

Over \$60,000 in upgrades! 4 BR, 3 BA, fam. home. Remodeled kit., master BA, fam. rm., etc. Great cul-de-sac loc. \$228,500. 841-5177.

\$926.23/MO.

GIANT FAMILY HOME

4 BR + den on huge lot. Lge. back yard, 2 blocks to grade school. Formal din., 2 car att. gar. Fresh paint in & out. You'll love the space. \$230,000. 963-7900.

\$932.31/MO.

PLACENTIA

PERFECT STARTER HOME

This 3 BR is model perfect. New paint and carpet. Remodeled tile BA. Upgrades T/P. \$129,999. 974-7033.

\$526.95/MO.

SANTA ANA

ATTENTION FIRST TIME BUYERS

Quaint 1 BR in security gated neighborhood. 2 car gar. Only \$89,000. 963-7900.

\$360.76/MO.

STOP PAYING RENT

3 BR w/2-car att. gar. Lge cul-de-sac loc. Close to schls & shopping. Won't last long! \$167,500. 841-5177.

\$678.96/MO.

THIS IS NOT A CONDO

3 BR, 2 BA home. 2 car gar. Great neighborhood, central air, manicured yards. \$195,000. 841-5177.

\$790.44/MO.

SOUTH COAST METRO

NO MORE RENT

2 BR, 2 BA close to South Coast Plaza. Come see! \$107,900. 963-7900.

\$437.37/MO.

CHEAPER THAN RENT

Modern 1 BR, 1 BA + den. Liv. rm. w/F/P, huge windows, priv. patio. Gated comm. \$119,000. 841-5177.

\$482.37/MO.

ATTENTION INVESTORS

2 rooming houses! Small down, big return! 8-9 BR, owner will carry! \$225,000 each. 841-5177.

\$482.37/MO.

TUSTIN

EXCLUSIVE 2 STORY

4 BR, 2.5 BA close to twys. & shopping. FHA/VA approved, inside laundry. \$129,900. 974-7033.

\$567.09/MO.

YORBA LINDA

YOU CAN OWN TODAY

3 BR, 2.5 BA, 2 story. Liv. rm. w/F/P, formal din., fam. rm. Owner says "Make me an offer!" \$187,500. 974-7033.

\$760.04/MO.

KIDS WON'T LET YOU SAY NO

3 BR, liv. rm. w/F/P, remodeled baths, upgraded kit. Lge. corner lot, huge back yard w/cov. patio, swingset and playhouse! Your children will love it! \$209,900. 974-7033.

\$851.20/MO.

HORSE ESTATE

Custom 4 BR ranch. Liv. rm. w/stone FP. Master suite w/custom rock shower. Custom gourmet kit. w/garden window, island range, brick floor. Formal din., huge fam. rm., sep. outside guest quarters. Pool, grounds zoned for horses. Beautiful country liv.! \$515,000. 974-7033.

\$2087.56/MO.

BUILDER CLOSEOUT SALE



A RICH SENSE OF NEIGHBORHOOD AT A REDUCED PRICE

These won't last long! 3 and 4 bedroom single family detached homes. All new, Ready for move-in today!! All are two story plans with 2.5 bathrooms and family rooms. The Westwind Community in Santa Ana is a gated guarded community with only a few homes left for the public. Gourmet kitchens with G.E. ovens, gas ranges and dishwashers. Oak cabinets, ceramic tile counters. Staircases with Oak railings, sloped ceilings, arched doorways and more. Don't miss this chance to buy NEW! Call for info or to preview these remarkable homes. 841-5177. Plans start at an incredible \$199,900!!!

starting at \$810.30/mo!!



ERA STAR

REAL ESTATE CENTER

ORANGE COUNTY'S #1 ERA OFFICE WITH OVER 200 AGENTS TO SERVE YOU

"If We Don't Sell Your House, ERA WILL BUY IT"

*Conditions apply including program participation. Fee, house must meet specific qualifications and purchase price will be determined solely by ERA. Additionally a second home must be purchased through a broker designated by ERA. Call ERA STAR CENTER today to review details.

